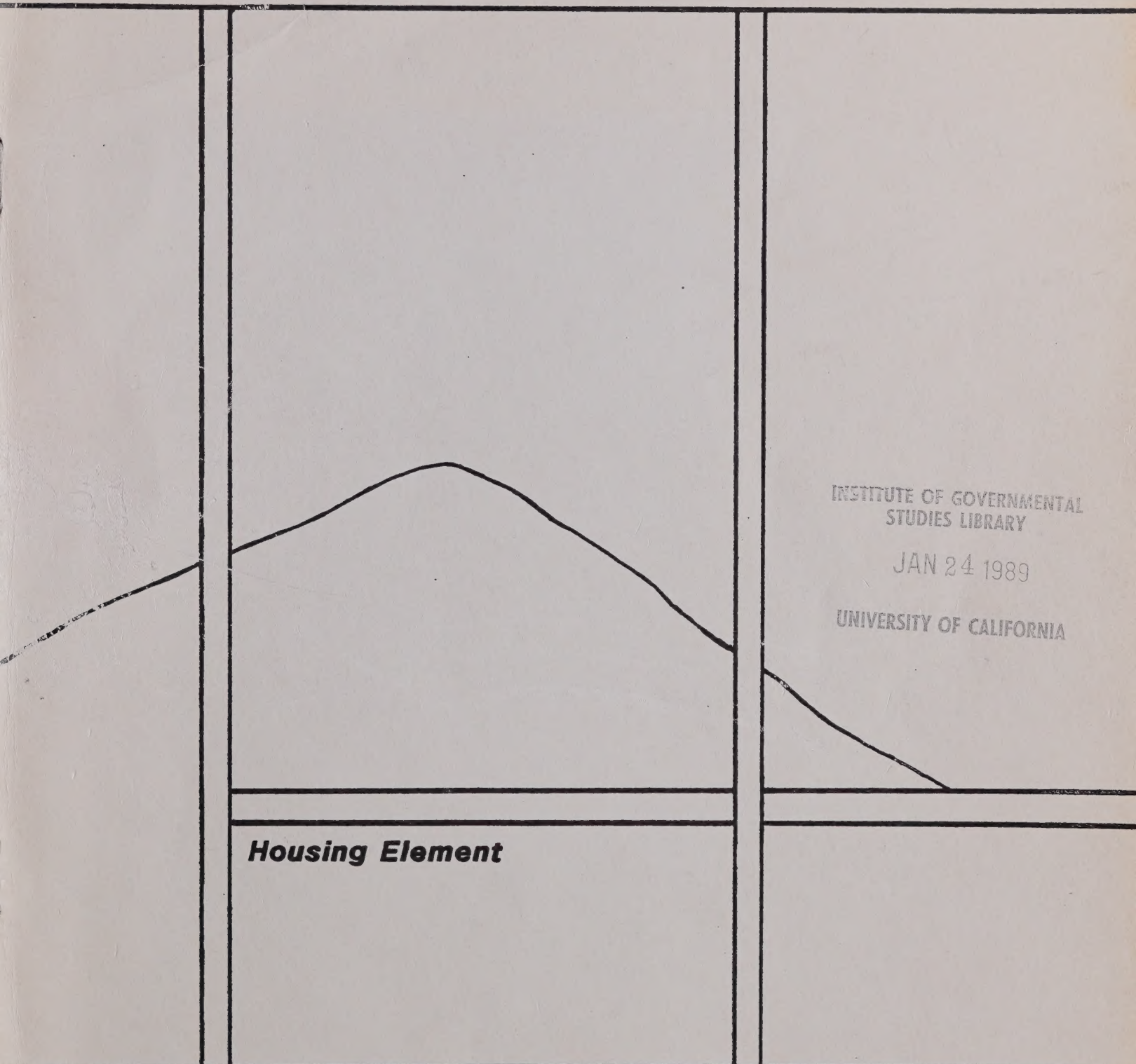


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Housing Element

Marin County Planning Department

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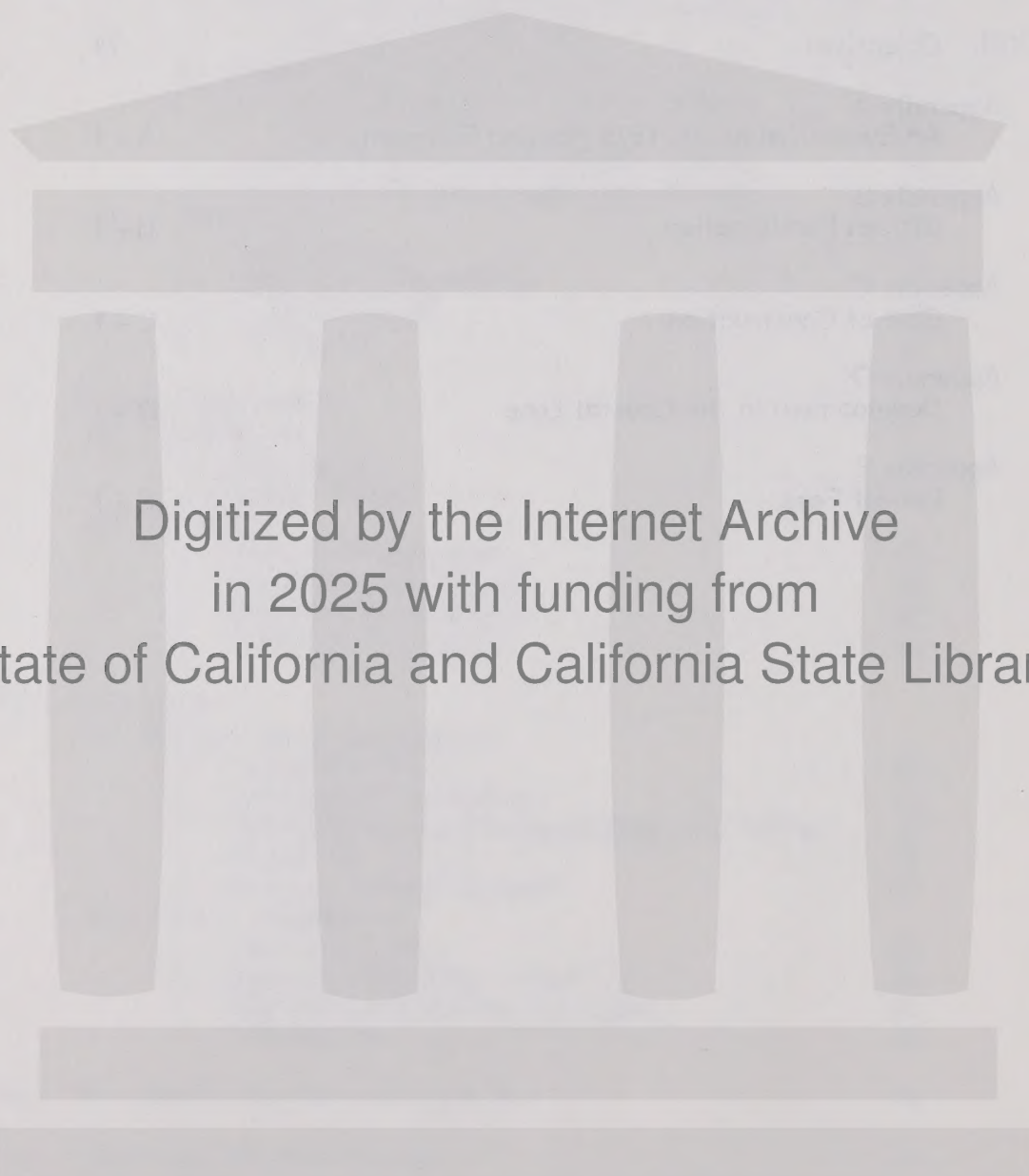
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INTRODUCTION

The State Legislature has found that the availability of housing is of statewide importance and that the "early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order." To ensure that counties and cities recognize their responsibilities to the attainment of the statewide housing goal, the State, via Assembly Bill 2853, has required local governments to prepare and implement housing elements as part of their General Plans.

According to AB 2853, the Housing Element shall consist of "an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing."

The County of Marin has prepared its Housing Element to meet the requirements of state law and to incorporate new information from the 1980 Census, Projections '83 and the Regional Housing Needs Determinations. After being reviewed by the State Office of Housing and Community Development for compliance with AB 2853, the Housing Element was approved by the Board of Supervisors on June 26, 1984. The time period for which contents of the element are applicable is 1985 through 1990. The County is required to revise the Housing Element by January 1, 1990 and every five years afterwards.

Although the policies and quantified objectives stated in this element apply to the unincorporated portion of Marin County only, information from the cities and towns in Marin County is included.

SUMMARY

With a population of 222,568, Marin County contains 4.3% of the Bay Area's population, ranking eighth among the nine counties. Marin also contains 4.5% of the region's housing or 92,649 units. While a small county by regional standards, Marin is distinguished by having the highest housing prices and rents. The median house price in 1980 was \$151,000, 20% higher than the median in second ranked San Mateo; the median rent was \$348, 27% higher than San Mateo's median. By 1983 the average price had risen to \$186,793.

Corresponding to the high housing prices are high incomes. Marin County households have the highest median income in the Bay Area, \$24,569. This is primarily due to a majority of the labor force being employed in executive, professional and sales positions, occupational categories known for paying relatively high salaries.

Recent decades in Marin have been characterized by rapid growth and substantial demographic change. During the 1950's and 1960's, the population increased by 72% and 42% respectively. Many married couples moved to Marin to raise children. The housing stock expanded rapidly to meet the demand. During the 1970's, however, population growth slowed dramatically - the population increased by only 7% in ten years. Although total growth slowed, demographic and lifestyle changes resulted in continued pressure in the housing market. Children born during the baby-boon years reached their household forming ages of 20 to 34; rising divorce rates precipitated two households from one; the increasing longevity of elderly people reduced intergenerational turnover of housing, and finally, the postponement of marriage by young people resulted in less household consolidation.

According to projections by the Association of Bay Area Governments (ABAG), the trends established during the 1970's are likely to continue through the year 2000. Population growth will be slow, increasing by only 10% between 1980 and 2000 (4.6% between 1980 and 1990). Growth in the number of households, a more important determinate of housing demand, is projected to be 23% (9% between 1980 and 1990). Coupled with more job opportunities and more workers in the labor force, these factors will ensure continued pressure on Marin's housing supply.

In order to meet the expected demand for housing, ABAG projects that Marin County will need an additional 10,518 housing units by 1990. Of these new units, 6,830 should be single family and 3,484 should be multifamily in order to preserve the housing choices available in 1980. To accommodate increased demand for rental units, about 42% of the new units should be available for rent. Finally, to meet the needs of people at all income levels, 3,561 of the units should be affordable to families who earn less than 80% of the Bay Area's median income, or \$25,300 per year for a family of four.

In addition to the projected increase in general housing needs, there are special needs which must be considered as part of an overall housing program. Groups such as single parents, large families, the elderly, handicapped individuals and farmworkers may require accommodations not readily provided by the private

market in Marin. Affordable units of proper scale, located near commercial and cultural opportunities, is the primary need of these groups. The elderly and handicapped need units designed to be accessible.

Currently, Marin's housing situation is characterized by a supply of relatively expensive, high quality units. Affordability is the primary housing problem. According to the 1980 Census, 54% of households who rent spend more than 25% of their income for rent (25% of income is the State standard for housing expenditures). Among homeowners, 29% spend more than 25% of their income for housing. As would be expected, lower income households are far more likely to be overspending than higher income households. There is very little overcrowding - only 1.7% of the units have more than one person per room. There are also relatively few vacant units. Surveys by the Census Bureau and Post Office report only 1.5% of the stock being vacant.

To meet the housing needs of its residents, Marin County uses a combination of local, state and federal programs. Local and federal funds both provide rent assistance payments to lower income households. Several federal programs provide funds for new construction and rehabilitation of housing units. A local inclusionary ordinance requires affordable units to be built in projects of 15 or more units. The Community Development Block Grant program provides funds for all types of housing needs - new construction, rehabilitation, services, financing and feasibility studies.

Although Marin has a wide-ranging housing effort, there are constraints. On the market side, high land prices and site preparation costs force builders to produce more expensive units (given fixed zoning regulations). Interest rates for construction and mortgages have been high and unstable in recent years, further adding to total costs. Continued strong demand has resulted in the "filtering-up" of housing units as ever more affluent families outbid lower income families for Marin's limited supply of housing. On the government side, several factors limit the supply (or raise the cost) of housing in general, affordable housing in particular. First, local, state and federal resources have been steadily declining. Proposition 13 severely limited state and local resources, and during the 1980s federal housing programs have been cut back. Second, the desire of residents for ecologically sensitive, high quality development has resulted in regulations which have had the effect of limiting the supply of available land and raising construction costs.

Even though Marin faces these constraints, there is enough vacant available land to accommodate all of the projected demand for total number of units between 1980 and 2000. Present zoning regulations and development policies would allow this land's potential to be realized. The major problem is ensuring that these units be of type and price needed by Marin's diverse population.

Marin's housing objectives during the period for which the Housing Element is applicable include programs for constructing new units, rehabilitating existing units, providing rent assistance and housing services. Within the unincorporated area, 355 units are expected to be constructed between 1985 and 1990 with public assistance. Another 1,450 units will receive rehabilitation assistance, especially for energy-saving measures. Housing services will include referrals, equal opportunity enforcement, emergency shelter and landlord/tenant mediation. The goals and policies of the Marin Countywide Plan will continue as guidelines for decision-makers.

MARIN IN A REGIONAL CONTEXT

After placing Marin County in a regional context with a discussion of population, housing units, and household size, the first section of the document will review the price of housing in Marin vis a vis other Bay Area counties. It will emphasize several factors which contribute to the level of prices; the incomes, occupations, and educational attainment of Marin's residents.

Population, Housing, Households

In a region of over five million people, Marin is a small county. With a population of 222,568, it contains 4.3% of the Bay Area's population. Among the nine counties in the region, only Napa contains fewer people.

With 92,649 housing units, Marin has 4.5% of the regional total, a slightly higher percentage of housing units than population. Households in Marin tend to be relatively small compared to other Bay Area counties. The median household size is 2.15 persons. Only San Francisco, with 1.78, has a lower median household size. (The Bay Area as a whole has a median of 2.2 persons per household.) Table 1.1 places Marin in regional context by comparing its population, number of housing units, and median household size with the other counties and the region.

Table 1.1

POPULATION, HOUSING, MEDIAN HOUSEHOLD SIZE Bay Area Counties, 1980

	Population	Percent of Region	Housing Units	Percent of Region	Median Household Size
Santa Clara	1,295,071	25.0	473,817	23.0	2.41
Alameda	1,105,379	21.3	444,607	21.6	2.13
San Francisco	678,974	13.1	316,608	15.4	1.78
Contra Costa	656,380	12.7	251,951	12.2	2.37
San Mateo	587,329	11.3	233,200	11.3	2.23
Sonoma	299,681	5.8	124,189	6.0	2.23
Solano	235,203	4.5	84,270	4.1	2.49
MARIN	222,568	4.3	92,649	4.5	2.15
Napa	99,199	1.9	40,052	1.9	2.21
Bay Area	5,179,784	100.0	2,061,343	100.0	2.22

SOURCE: U.S. Census of Population and Housing, 1980

Housing Prices and Rents

In addition to being known for the natural beauty of the countryside, Marin is also well known for being an expensive place to live. A survey of median home prices and rents shows this to be true. In a region of high prices and rents, Marin has the highest. Half of the homes in Marin are valued at more than \$151,000. This is 54% more than the Bay Area median of \$98,100 and over 20% more than a comparable home in San Mateo, the second most expensive county.

Because rents tend to correspond with home prices, counties with relatively expensive homes have relatively high rents. Marin has the highest median rent in the Bay Area, \$348. This is 27% higher than the median rent in the region and over 10% higher than the median rent in San Mateo. Table 1.2 lists the median home prices and rents for each of the Bay Area counties, region and state. Prices and rents correspond; counties with high prices have high rents and vice versa.

Table 1.2

MEDIAN HOUSE PRICES AND RENTS Bay Area Counties, 1980

	Median House Price	Median Rent
MARIN	\$ 151,000	\$ 348
San Mateo	121,400	313
Santa Clara	109,400	308
San Francisco	104,600	267
Contra Costa	94,600	268
Sonoma	88,400	256
Alameda	85,300	240
Napa	78,200	249
Solano	67,500	218
Bay Area	98,100	274
California	84,700	253

SOURCE: U.S. Census of Population and Housing, 1980.

If the prices and rents listed in Table 1.2 seem low, especially to families looking for housing today, a second source of price information corresponds more closely to the reality of the housing market. Each year the Marin County Board of Realtors publishes the average sales prices of homes sold via the Multiple Listing Service. Not only does the annual report present a more accurate image of the market place, the listing allows price trends to be tracked more closely. Table 1.3 lists the average sales prices of homes sold each year from 1979 to 1983. The five-year and average annual price increases reinforce the perception that home ownership is becoming a more elusive objective for most families.

Table 1.3

AVERAGE HOUSING PRICES
Marin County and Cities, 1979-1983

	1979	1980	1981	1982	1983	5 Year % Increase	Average Annual % Increase
San Rafael	118,675	144,349	157,849	160,987	159,488	34.4	8.5
Novato	117,365	141,566	151,492	150,828	150,009	27.8	6.9
Mill Valley	159,335	193,627	212,357	201,632	199,935	25.5	6.4
San Anselmo	138,390	165,854	179,108	174,622	178,807	29.2	7.3
Larkspur	165,965	203,926	209,995	182,580	184,258	11.0	2.8
Corte Madera	126,820	156,942	162,441	160,426	163,832	29.2	7.3
Fairfax	114,915	130,483	142,482	137,727	136,039	18.4	4.6
Sausalito	176,835	214,614	211,384	243,842	207,245	17.2	4.3
Tiburon	238,865	283,354	334,900	304,904	325,178	36.1	9.0
Ross	244,185	295,577	325,069	371,933	416,700	70.6	17.7
Belvedere	<u>366,130</u>	<u>317,561</u>	<u>531,375</u>	<u>625,833</u>	<u>652,636</u>	<u>78.2</u>	<u>19.5</u>
Countywide	137,925	168,508	177,666	182,553	186,793	35.4	8.8

SOURCE: Marin County Board of Realtors, 1984

Incomes

There are many factors which contribute to high prices and rents, but one important factor needed to sustain high prices is high incomes. Not only does Marin have the highest median housing price in the Bay Area, it also has the highest median income. About 20% greater than the Bay Area median, the median household income in Marin is \$24,569. This is 5% greater than the median income in second-ranked Santa Clara. Table 1.4 lists the median household incomes for the Bay Area counties, region and state.

Table 1.4

ANNUAL MEDIAN HOUSEHOLD INCOME
Bay Area Counties, 1979

MARIN	24,569
Santa Clara	23,370
San Mateo	23,175
Contra Costa	22,875
Solano	19,264
Napa	18,887
Alameda	18,700
Sonoma	17,734
San Francisco	15,867
Bay Area	20,607
California	18,248

SOURCE: U.S. Census of Population and Housing, 1980.

Occupations

A person's occupation is the primary determinant of his or her income. The relatively high incomes of Marin's residents are a reflection of their having occupations which pay relatively high salaries. Of the 116,800 employed people in Marin, a majority (53%) work in occupational categories known for paying relatively high salaries. About 18% of the labor force fill executive, administrative and managerial positions. By comparison, only 13%, of the region's total labor force fills these positions. The occupation with the highest percentage of Marin's workers is "professional speciality." This group includes some of the most well-paid positions in our economy, such as doctors, dentists, lawyers, and engineers. (It also includes other professional but not-so-well paying jobs such as teacher, author, photographer, and minister.) Twenty percent of Marin's residents are professional people compared to 14.6% of the Bay Area's workers. Individuals in sales comprise 15% of the labor force compared to 11% for the region. This is another category whose members may have widely-varying incomes. It includes insurance, real estate, and securities sales people as well as people in retail stores.

Table 1.5 lists the various occupations. The number and percentage of Marin's workers is shown but only the percentages appear for the Bay Area's and California's workers.

Table 1.5
OCCUPATIONS
Marin County, Bay Area, California

	MARIN	MARIN Percentage	Bay Area Percentage	California Percentage
Executive, Admin., & Managerial	20,745	17.8	13.1	12.0
Professional Specialist	23,227	19.9	14.6	13.1
Technicians	3,494	3.0	4.2	3.3
Sales	17,653	15.1	10.9	10.8
Admin. Support	19,232	16.5	19.9	18.5
Private Household	908	.8	.6	.6
Protective Service	1,860	1.6	1.5	1.5
Other Service	10,849	9.3	10.1	10.5
Farming, Forests & Fishing	1,772	1.5	1.4	2.8
Precision Production, Light & Repair	10,498	8.4	11.5	12.3
Machine Operators, Assemblers & Inspectors	2,034	1.7	5.8	7.1
Transportation & Material Moving	2,008	1.7	3.2	3.6
Handlers & Laborers	<u>2,580</u>	<u>2.2</u>	<u>3.3</u>	<u>3.8</u>
TOTAL	116,810	100.0	100.0	100.0

SOURCE: U.S. Census of Population and Housing, 1980.

Education

One trait which greatly influences occupational choices as well as lifestyle choices is education. Generally, people with high levels of education, as measured by years of school completed, work in the better paying fields and have income to support their lifestyle choices. Corresponding to the high incomes in Marin is a highly educated population. Among persons aged 25 or over, a majority have had at least some college education. Thirty-eight percent have completed four or more years of college; over one-quarter have completed from one to three years of college. Marin differs especially from the Bay Area as a whole with its high percentage of college graduates. (One-quarter of the Bay Area's adults are college graduates). There is an even greater distinction when Marin is compared to the state. Table 1.6 lists the number and percentage of Marin's adults according to the years of schooling they have completed. Percentages only are shown for the Bay Area and state.

Table 1.6

EDUCATIONAL ATTAINMENT
Marin County, Bay Area, California, 1980

(Persons Aged 25 Years or Over)

	MARIN	MARIN Percentage	Bay Area Percentage	California Percentage
Elementary	6,412	4.3	11.0	14.2
1-3 Years High School	8,721	5.8	10.4	12.3
4 Years High School	36,832	24.4	30.3	31.4
1-3 Years College	40,497	26.9	23.3	22.4
4+ Years College	<u>57,301</u>	<u>38.0</u>	<u>25.0</u>	<u>19.6</u>
TOTAL	149,763	100.0	100.0	100.0

SOURCE: U.S. Census of Population and Housing, 1980

GROWTH AND CHANGE

The recent changes in population, household composition and household size reflect demographic trends and lifestyle choices that will influence Marin for the next twenty years. For example, the long term decline in the birth rate and the slower rate of migration into the Bay Area region have prompted forecasts of relatively slow population growth in Marin for the next twenty years.

In the following paragraphs an examination of recent trends shows that Marin has been a rapidly changing county. Projections for population, households, employment, and the labor force offer a future image of Marin as a more slowly changing county.

Recent Trends

Population and Housing

During the past few decades, Marin, as well as the entire Bay Area, has been growing rapidly. Marin's population increased at a rate twice as fast as the Bay Area's during the 1950s and at a rate close to twice that of the Bay Area during the 1960s. Its share of the region's population rose from 3.2% to 4.5%. This rapid growth slowed during the 1970s, however. Marin's population increased by 7%, just over half of the Bay Area's growth rate. Marin's share of the region's population dropped slightly to 4.3%.

Housing for Marin's residents expanded at rates comparable with population growth during the 1950s and 1960s. But housing production did not slow nearly as rapidly as population growth during the 1970s. The number of units increased by 28%, four times the rate of population increase.

Table 2.1

POPULATION AND HOUSING GROWTH Marin County and Bay Area, 1950-1980

	MARIN	%Change	Bay Area	%Change	Marin's Share
POPULATION					
1950	85,619		2,681,322		3.2
1960	146,820	71.5	3,638,939	35.7	4.0
1970	208,150	41.8	4,630,311	27.2	4.5
1980	222,568	6.9	5,179,784	11.9	4.3
HOUSING					
1950	28,598		887,050		3.2
1960	49,581	73.4	1,259,277	42.0	3.9
1970	72,436	46.1	1,626,383	29.2	4.1
1980	92,649	27.9	2,061,343	26.7	4.5

SOURCE: U.S. Census of Population and Housing, 1950, 1960, 1970, 1980.

While growth per se exerts a great influence on an area, the type of people and their living arrangements lend much to the qualitative differences among Bay Area counties. Strong influences on housing consumption such as education, occupation, and income, were highlighted in the previous section. This section will feature other factors such as age, household size and household composition which influence the overall housing market within Marin.

Age

In recent decades two nationwide demographic trends have brought substantial change to social and economic life. The first is the birth and maturation of the "baby-boom generation", those people born between the years of 1946 and 1960. During the 1950s and 1960s this group was the most rapidly growing age segment of the population. In Marin, the number of pre-school children, persons aged five or under, increased by 87% between 1950 and 1960. Children of school age, 6 to 17 years, increased in number by 155%. During the following decade, the school-aged population continued to swell by another 51%. Between 1970 and 1980 the baby-boomers entered the household forming ages between 20 and 34. Now they are putting increasing pressure in the housing market. In their wake they have left empty schools and large, under-utilized houses built to accommodate them during their childhood.

A second major demographic trend has been the increasing longevity of elderly people. Life expectancy has risen more than five years since 1950, from 68.2 to 73.8 years. Although their numbers are small, the elderly are today the fastest-growing segment of the population. Between 1970 and 1980, there was a 42% increase in the number of persons aged 65 or over, five times the rate of increase of the total population. Although the number of all elderly is increasing rapidly, it is the oldest of the elderly whose numbers are growing the fastest. The number of persons aged 85 and over increased 68% during the last decade. There are over seven times as many octogenarians today as there were thirty years ago. Not only has longevity decreased the rate of intergenerational turnover of housing units, but it has also placed a greater demand on society to meet the specialized housing needs of the elderly.

Tables 2.2 and 2.3 trace the two demographic trends that have affected society in the last thirty years: the birth and maturation of the baby-boom generation and the rise of the elderly population. Table 2.2 lists the number and percentage of people in four familiar age groups, "pre-school children," "school-aged children," "adults," and "elderly." Table 2.3 shows the number and percentage of people in more narrowly defined age brackets called cohorts.

Table 2.2
AGE TRENDS
Marin County, 1950 - 1980

Age Group	Number of People							Percentage Share of Total Population			
	1950	1960	% Change	1970	% Change	1980	% Change	1950	1960	1970	1980
Preschool (under 6)	10,469	19,566	86.9	19,112	-2.3	13,049	-31.7	12.2	13.3	9.3	5.9
School Aged (6 to 17)	12,258	31,308	155.4	47,181	50.7	36,996	-21.6	14.3	21.3	22.9	16.6
Adult (18 to 64)	56,596	85,760	51.5	124,561	45.2	151,010	21.2	66.1	58.4	60.5	67.9
Elderly (65+)	<u>6,296</u>	<u>10,186</u>	<u>61.8</u>	<u>15,184</u>	<u>49.1</u>	<u>21,513</u>	<u>41.7</u>	<u>7.4</u>	<u>6.9</u>	<u>7.4</u>	<u>9.7</u>
TOTAL	85,619	146,820	71.5	206,038	40.3	222,568	8.0	100.0	100.0	100.0	100.0

SOURCE: U.S. Census of Population and Housing, 1950, 1960, 1970, 1980.

Table 2.3
AGE TRENDS
Marin County 1950-1980

Age Cohort	Number of People							Percentage Share of Total Population			
	1950	1960	%Change	1970	%Change	1980	%Change	1950	1960	1970	1980
Under 5	9,018	16,335	81.1	15,497	-5.1	10,878	-29.8	10.5	11.2	7.5	4.9
5 to 9	6,766	15,398	127.6	19,587	27.2	12,169	-37.9	7.9	10.5	9.5	5.5
10 to 14	4,698	13,366	184.5	20,045	50.0	16,027	-21.0	5.5	9.1	9.7	7.2
15 to 19	4,307	8,668	101.3	16,825	94.1	17,437	3.6	5.0	5.9	8.2	7.8
20 to 24	6,770	7,992	18.1	15,039	88.2	16,396	9.0	7.9	5.4	7.3	7.4
25 to 29	8,070	10,232	26.8	16,652	62.7	20,615	23.8	9.4	7.0	8.1	9.3
30 to 34	8,182	11,958	46.2	15,140	26.6	24,416	61.3	9.6	8.1	7.4	11.0
35 to 44	14,632	24,635	68.4	28,757	16.7	35,245	22.6	17.1	16.8	14.0	15.8
45 to 54	10,077	17,461	73.3	26,326	51.8	25,776	-2.1	11.8	11.9	12.8	11.6
55 to 59	3,681	5,899	60.3	9,613	63.0	12,469	29.7	4.3	4.0	4.7	5.6
60 to 64	3,122	4,682	50.0	7,373	57.5	9,627	30.6	3.7	3.2	3.6	4.3
65 to 74	4,397	6,786	54.3	9,210	35.7	12,910	40.2	5.1	4.6	4.5	5.8
75 to 84	1,631	2,820	72.9	4,621	63.9	6,335	37.1	1.9	1.9	2.2	2.9
85+	268	580	116.4	1,353	133.3	2,268	67.6	0.3	0.4	0.7	1.0
TOTAL	85,619	146,820	71.5	206,038	40.3	222,568	8.0	100.0	100.0	100.0	100.0

SOURCE: U.S. Census of Population and Housing, 1950, 1960, 1970, 1980.

Household Composition

The composition of a household, be it a family, an individual, or a group of unrelated individuals, influences the type of housing desired. Each group has its own space and service needs which are reflected in the type of structure the household wishes to occupy. During the past thirty years there has been a shift in household composition. Generally, the trend has been towards one-person, "other-family" and non-family households and away from married-couple families.

The largest change in household characteristics occurred during the 1970's. The number of one-person households doubled to almost 24,000. They now comprise 27% of all households, up from 18% ten years ago. The number of non-family households nearly tripled during the past decade. They now comprise 10% of all households. Other family households, which include single parents or relatives living together, have increased 74% in number. They now comprise 12% of all households, compared to 9% in 1970.

While the number of one-person, other-family and non-family households increased substantially during the 1970s, the number of married couple families actually declined. As recently as 1960, married couples comprised three-quarters of all households in Marin. The percentage dropped to 68.5% in 1970, then to 51% in 1980.

The present composition of Marin's households is very similar to that of the entire Bay Area. Table 2.4 shows the changes in the composition of Marin's households from 1950 to 1980.

Table 2.4

TRENDS IN HOUSEHOLD COMPOSITION
Marin County 1950-1980

	Number and Percentage of Households							Percentage of Total Households			
	1950	1960	%Change	1970	%Change	1980	%Change	1950	1960	1970	1980
Single Person	3,069	5,906	92.4	11,991	103.0	23,810	98.6	12.2	13.4	17.7	26.8
Married Couples	18,615	33,424	79.6	46,333	38.6	45,286	-2.3	73.7	75.6	68.5	51.1
Other Family	2,465	3,462	40.4	6,065	75.2	10,552	74.0	9.8	7.8	9.0	11.9
Non-Family	<u>1,098</u>	<u>1,417</u>	<u>29.1</u>	<u>3,217</u>	<u>127.0</u>	<u>9,075</u>	<u>182.1</u>	<u>4.4</u>	<u>3.2</u>	<u>4.8</u>	<u>10.2</u>
TOTAL	25,247	44,209	75.1	67,606	52.9	88,723	31.2	100.0	100.0	100.0	100.0

SOURCE: U.S. Census of Population and Housing, 1950, 1960, 1970, 1980.

Household Size

The two demographic trends of recent decades, the birth and maturation of the baby-boom generation, and the increasing longevity of elderly people, combined with the changes in household composition, have precipitated a third major housing trend. The size of the average household is decreasing. From a high of 2.9 persons per household in 1960, the median household size has decreased to 2.2 persons.

Underlying the decrease in median household size was a change in the distribution of household sizes. The percentage of small households with one or two people has risen sharply while the percentage of larger sized households decreased. In Marin, the percentage of one- and two-person households increased from 44% in 1950 to 63% in 1980. Conversely, the percentage of households having three or more persons decreased from 56% to 37% during the same period.

The baby-boom contributed to an increase in household size during the 1950s but as the children reached adulthood, they left home, leaving behind a smaller household. Also, the increase of one-person and non-family households, which are smaller than family households, contributed significantly.

Table 2.5 traces the trend towards smaller households between 1950 and 1980. The percentage a given household size comprises of the total number of households is also listed.

Table 2.5

TRENDS IN HOUSEHOLD SIZE
Marin County, 1950-1980

Persons Per Household	Number and Percentage of Households							Percentage of Total Households			
	1950	1960	%Change	1970	%Change	1980	%Change	1950	1960	1970	1980
1	3,069	5,906	92.4	11,991	103.0	23,810	98.6	12.2	13.4	17.7	26.8
2	8,190	13,248	61.8	21,469	62.1	31,787	48.1	32.5	30.0	31.8	35.8
3	5,638	7,924	40.5	11,619	46.6	14,404	24.0	22.4	17.9	17.2	16.2
4	4,794	8,361	74.4	11,218	34.2	11,972	6.7	19.0	18.9	16.6	13.5
5	2,208	5,211	136.0	6,566	26.0	4,585	-30.2	8.8	11.8	9.7	5.2
6	<u>1,309</u>	<u>3,559</u>	<u>171.9</u>	<u>4,743</u>	<u>33.3</u>	<u>2,165</u>	<u>-54.4</u>	<u>5.2</u>	<u>8.1</u>	<u>7.0</u>	<u>2.4</u>
TOTAL	25,208	44,209	75.4	67,606	52.9	88,723	31.2	100.0	100.0	100.0	100.0
Median Size	2.7	2.9		2.5		2.2					

SOURCE: U.S. Census of Population and Housing, 1950, 1960, 1970, 1980.

Projections

In the previous section, a glimpse of recent trends showed some of the changes that have taken place. It is likely that some of the trends established during the previous two decades will continue through the next two decades. The degree of change is not expected to nearly so great, however.

This section shows projections for the next two decades between 1980 and 2000 for several important variables which influence the demand for housing: population, households, household size, employment, and persons in the labor force.

Population

Between 1980 and the year 2000, Marin's population is expected to increase 10% to 245,250. It will increase by less than half that (4.6%) during the 1980s. The Bay Area is expected to grow by 19% from 1980 to 2000. The result will be that Marin's share of the region's population will decrease to 4.0% from 1980's 4.3%.

Table 2.6

PROJECTED POPULATION Marin County and Cities, 1980-2000

	1980	1985	1990	1995	2000
San Rafael	57,177	57,100	58,700	59,800	60,900
Novato	51,209	54,500	58,200	62,400	66,300
Mill Valley	22,688	22,700	23,100	23,300	23,000
San Anselmo	14,420	14,700	14,500	14,300	14,000
Larkspur	20,852	21,200	21,700	22,100	21,800
Corte Madera	8,368	8,900	9,300	9,400	9,100
Fairfax	8,402	8,300	8,300	8,500	8,800
Sausalito	9,382	9,300	9,300	9,600	9,700
Tiburon	13,512	13,400	13,500	14,000	14,900
Ross	2,801	2,800	2,750	2,800	2,750
Belvedere	2,401	2,400	2,350	2,300	2,300
Remainder	<u>11,356</u>	<u>11,200</u>	<u>11,200</u>	<u>11,700</u>	<u>11,700</u>
TOTAL	222,568	226,500	232,900	240,200	245,250

SOURCE: Association of Bay Area Governments, Projections '83.

NOTE: Population figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Households

Between 1980 and 2000 the percentage increase in number of households will be greater than the percentage increase in population. In the year 2000, there will be 23% more households than exist today while the population will be 10% larger. In addition, the rate of household formation is expected to accelerate as we approach the year 2000.

The percentage increase in households will exceed the percentage increase in population due to the continuation of a long-established trend: the decrease of household size. Average household size, population divided by number of households, has declined since 1950. An average of 3.4 persons per household in 1950 dropped to 2.5 persons per household in 1980. Household size is expected to continue decreasing to an average of 2.2 persons per household by 2000. Table 2.7 lists the projected number of households for five-year intervals between 1980 and 2000. Table 2.8 lists the average household size corresponding to the household projections.

Table 2.7

PROJECTED NUMBER OF HOUSEHOLDS
Marin County and Cities, 1980-2000

	1980	1985	1990	1995	2000
San Rafael	23,108	23,660	25,030	26,520	28,170
Novato	17,962	19,100	21,050	23,730	26,290
Mill Valley	9,595	9,810	10,210	10,620	10,740
San Anselmo	5,874	5,950	6,040	6,100	6,130
Larkspur	8,060	8,340	8,810	9,070	9,210
Corte Madera	3,336	3,650	3,950	4,160	4,190
Fairfax	3,620	3,680	3,760	4,060	4,310
Sausalito	5,100	5,120	5,240	5,570	5,730
Tiburon	5,866	6,010	6,270	6,770	7,490
Ross	826	930	950	960	970
Belvedere	947	950	960	960	960
Remainder	<u>4,329</u>	<u>4,350</u>	<u>4,440</u>	<u>4,680</u>	<u>4,840</u>
TOTAL	88,723	91,550	96,710	103,200	109,030

SOURCE: Association of Bay Area Governments, Projections '83.

NOTE: Household projections for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Table 2.8

PROJECTED CHANGE IN AVERAGE HOUSEHOLD SIZE
Marin County and Cities, 1980-2000

	1980	1985	1990	1995	2000
San Rafael	2.5	2.4	2.3	2.3	2.2
Novato	2.9	2.9	2.8	2.6	2.5
Mill Valley	2.4	2.3	2.3	2.2	2.1
San Anselmo	2.5	2.5	2.4	2.3	2.3
Larkspur	2.6	2.5	2.5	2.4	2.4
Corte Madera	2.5	2.4	2.4	2.3	2.2
Fairfax	2.3	2.3	2.2	2.1	2.1
Sausalito	1.8	1.8	1.8	1.7	1.7
Tiburon	2.3	2.2	2.2	2.1	2.0
Ross	3.4	3.0	2.9	2.9	2.8
Belvedere	2.5	2.5	2.4	2.4	2.4
Remainder	2.6	2.6	2.5	2.5	2.4
Marin County	2.5	2.5	2.4	2.3	2.2

SOURCE: Average household size calculated from Tables 2.6 and 2.7.

NOTE: Household size figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Employment

In addition to increases in population and the number of households, the number of jobs in an area greatly influences the demand for housing. Generally, people like to live within a reasonable commuting time from their place of employment. Growth in the number of jobs available in Marin will impact the housing market by influencing the residential location choice of employees and by providing more income to the labor force.

Between 1980 and 2000 the number of jobs in Marin County is expected to grow at four times the rate of population increase. By the year 2000, the number of jobs is expected to be 42% larger than in 1980. Between 1980 and 1990 employment is expected to increase by 21%. In 1980, 2.9% of the Bay Area's jobs were located in Marin. By the year 2000, this percentage is expected to increase only slightly to 3%.

Table 2.9 lists the projected number of job available in Marin County in each of the five-year intervals between 1980 and 1990.

Table 2.9

PROJECTED NUMBER OF JOBS AVAILABLE Marin County and Cities, 1980-2000

	1980	1985	1990	1995	2000
San Rafael	32,458	37,100	39,600	41,800	45,100
Novato	12,293	14,500	18,000	21,200	24,600
Mill Valley	5,194	5,400	5,500	5,600	5,800
San Anselmo	2,198	2,400	2,400	2,500	2,700
Larkspur	9,465	10,200	10,700	11,000	11,500
Corte Madera	3,151	3,500	3,800	4,100	4,400
Fairfax	1,031	1,100	1,100	1,100	1,200
Sausalito	3,939	4,100	4,200	4,300	4,600
Tiburon	2,317	2,400	2,500	2,600	2,800
Ross	902	900	900	900	1,000
Belvedere	237	200	300	300	300
Remainder	<u>1,241</u>	<u>1,300</u>	<u>1,300</u>	<u>1,400</u>	<u>1,400</u>
TOTAL	74,426	83,100	90,300	96,800	105,400

SOURCE: Association of Bay Area Governments, Projections '83.

NOTE: Employment figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Labor Force

Accompanying increased employment opportunities is a projected increase in the labor force. In 1980, 55.4% of Marin's population was in the labor force. Because there were only 74,426 jobs for 123,350 workers, a large number of workers had to commute outside the county for work. In the future the relationship between the number and types of jobs available and the number and skill levels of workers will become increasingly important.

Between 1980 and 2000 the labor force of Marin County is expected to increase at a rate similar to the increase in the labor force of the Bay Area region. By 1990 the number of employed persons will have increased by 14%, or from 123,354 to 141,018 workers. By 2000, there will be an estimated 167,268 workers living in Marin. The rate of growth in the number of employed people living in Marin will exceed the population growth, indicating an increase in labor force participation rates. In 1980, 55% of Marin's residents were in the labor force. This percentage is expected to rise to 60.5% in 1990 and 68.2% by the year 2000.

Table 2.10

LABOR FORCE PROJECTIONS Marin County, 1980-2000

Year	Number of Employed Residents	Participation Rate
1980	123,354	55.4%
1985	132,655	58.6
1990	141,018	60.5
1995	156,135	65.0
2000	167,268	68.2

SOURCE: Association of Bay Area Governments, Projections '83.

Both the number of jobs available and the number of workers are projected to increase through the year 2000. But because the number of jobs and workers increase in corresponding amounts, there is expected to be a surplus of workers who must seek employment outside the county. There is expected to be at most only 64% as many jobs as workers. Commuting outside the county may be necessary for at least 36% of the population. To the extent that the jobs provided in Marin do not coincide with the skill levels of the labor force, nor provide the level of income necessary to obtain adequate housing, commuting both into and out of the county for work will increase. Increased traffic congestion is a likely outcome when the job market, labor pool, and housing market characteristics do not mesh.

HOUSING NEEDS

General Housing Needs

The Association of Bay Area Governments (ABAG) has produced on behalf of Marin County a listing of existing and projected housing needs. The time period for which the projections apply is the ten years between 1980 and 1990. In addition to total need, ABAG has specified the type of housing (eg. single family), tenure (owner or renter), and income level of the household. As required by state law, the following six factors were analyzed in determining needs:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Housing needs of farm workers

Changes in vacancy rates, housing prices, and rents are used as indicators of market demand. Household formation, a major determinant of demand, was projected based on considerations of employment opportunities, the availability of suitable sites, and commuting patterns. Type and tenure were analyzed from 1970 and 1980 census data.

ABAG's intent was to at least preserve the 1980 percentages of housing types and the ratio of renters to owners. (Recent trends have been towards more single family detached homes which are owner-occupied. As a consequence there has been increased pressure on the rental housing market, especially for multifamily units.)

Existing Need

Before calculating projected housing needs, ABAG first determined whether there were existing unmet needs in Marin's housing supply. Existing need was defined as the short-fall between the actual number of vacant units in 1980 and the optimal number of vacant units. The optimal number was calculated from a combination of housing market factors specific to the community weighted by the regional goal of 4.5% of the housing stock being vacant at any point in time. Marin County fell short of the optimal vacancy rate in 1980. In addition, had the supply of housing been greater, there would have been more balance in the housing market. Price and rent increases would have more closely corresponded to increases in household incomes (instead, prices and rents rose much faster than household incomes). Had there been a greater supply of housing, consumers would theoretically have had a similar range of housing choices in 1980 as they did in 1970. There was an existing need for 2,101 more housing units.

Projected Need

Projected housing need is the number of units required to accommodate projected household growth between 1980 and 1990 plus additional units to provide an optimal vacancy rate. Table 3.1 lists the existing unmet need for 1980, and projected and total needs for 1990.

Table 3.1

GENERAL HOUSING NEEDS
Marin County and Cities, 1980-1990

Number of Housing Units

	Existing Unmet Need, 1980	Projected Need, 1990	Total Need, 1990
San Rafael	680	2,034	2,714
Novato	194	3,334	3,528
Mill Valley	156	760	916
San Anselmo	63	239	302
Larkspur	167	815	982
Corte Madera	149	609	758
Fairfax	53	153	206
Sausalito	51	162	213
Tiburon	130	500	630
Ross	72	0	72
Belvedere	34	8	42
Remainder	<u>349</u>	<u>na</u>	<u>155</u>
TOTAL	2,101	8,417	10,518

SOURCE: Association of Bay Area Governments, Regional Housing Needs Determinations, 1983.

Note: Existing housing need figures for the cities were calculated for incorporated areas within the city limits. Projected housing need figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence. This accounts for the total need for the remainder being less than existing unmet need.

Type of Housing Needed

In the projection of housing need by type, ABAG assumed that the 1980 distribution would be maintained through the decade. Table 3.2 lists the total number of single family, multifamily, and mobile home units needed by 1990.

Table 3.2

HOUSING NEED BY TYPE Marin County and Cities, 1990

	Single Family	Multi Family	Mobile Homes
San Rafael	1,514	1,140	60
Novato	2,516	903	109
Mill Valley	663	252	1
San Anselmo	233	69	0
Larkspur	407	548	27
Corte Madera	584	174	0
Fairfax	149	57	0
Sausalito	96	112	5
Tiburon	445	185	0
Ross	65	7	0
Belvedere	36	6	0
Remainder	<u>122</u>	<u>31</u>	<u>2</u>
TOTAL	6,830	3,484	204

SOURCE: Association of Bay Area Governments, Regional Housing Needs Determinations, 1983.

Note: Housing Need figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Tenure

The projected need for owner-occupied and renter-occupied units appears in table 3.3. In arriving at these figures ABAG made the assumption that the present rate of loss of rental housing would not continue to decline but remain at least at the 1980 ratio of owner to rental units.

Table 3.3

HOUSING NEED BY TENURE Marin County and Cities, 1990

	Owner	Renter
San Rafael	1,457	1,257
Novato	2,141	1,387
Mill Valley	572	344
San Anselmo	195	107
Larkspur	439	543
Corte Madera	521	237
Fairfax	118	88
Sausalito	92	121
Tiburon	421	209
Ross	58	14
Belvedere	32	10
Remainder	<u>103</u>	<u>52</u>
TOTAL	6,149	4,369

SOURCE: Association of Bay Area Governments, Regional Housing Needs Determinations, 1983.

Note: Housing Need figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Household Income

In addition to housing type and tenure, local governments are required to consider the need for housing affordable to people at all income levels. To facilitate calculations of need, households were grouped into four income categories. These categories are the ones used by the federal Department of Housing and Urban Development to determine eligibility for federal housing assistance. The median income of the region is used as a benchmark from which the actual dollar incomes of the groups are derived. A household is considered **very low income** if it earns 50% or less of the Bay Area median income. A **low income** household earns 50% to 80% of the Bay Area median. A **moderate income** household is one with an income between 80% and 120% of the median. The remaining households are considered **above moderate**.

In determining need by income category, ABAG used the regional distribution of income groups as a basis for distributing units in each locality. With a goal of a more equitable distribution of housing opportunities throughout the region, ABAG projected needs presuming a movement towards the regional distribution of incomes in each locality. In the region, 23% of the households are very low income, 16% are low income, 21% are moderate income, and 40% are above moderate. The needs presented in Table 3.4 are derived by averaging the existing percentages of households in each category for a given city with the county and regional percentages. For example, the percentage of low income households in a given city, say 15%, is averaged with the percentage of low income households in the county, say 10%, and the region, say 16%, to derive a projected percentage for 1990: $15 + 10 + 16 = 41$; $41/3 = 14\%$. By 1990, this city should have at least 14% of its housing stock available to people with incomes between 50% and 80% of the Bay Area median.

Table 3.4

HOUSING NEED BY INCOME GROUP Marin County and Cities, 1990

Number of Housing Units

	Very Low	Low	Moderate	Above Moderate
San Rafael	570	407	543	1,194
Novato	635	529	706	1,658
Mill Valley	174	137	174	431
San Anselmo	60	48	60	134
Larkspur	187	147	196	452
Corte Madera	129	114	152	363
Fairfax	43	33	41	88
Sausalito	40	30	43	100
Tiburon	107	88	107	328
Ross	11	10	11	40
Belvedere	7	5	7	23
Remainder	<u>28</u>	<u>22</u>	<u>29</u>	<u>76</u>
TOTAL	1,991	1,570	2,069	4,887

SOURCE: Association of Bay Area Governments, Regional Housing Needs Determinations, 1983.

Note: Housing Need figures for the cities include unincorporated areas in the cities' Urban Service Areas or Spheres of Influence.

Special Housing Needs

Not only are local governments required to document existing and projected housing needs for the general population, but state law requires that the special housing needs of certain groups be considered also. Specifically, Marin County must address the needs of female-headed households, large families, the elderly, the handicapped, and farm workers.

Female Headed-Households

More than one-fourth of the County's households are headed by women. Of the 88,723 households reported in the 1980 Census, 25,452 (29%) are headed by women. Women who are heads of households may be living in three types of situations: alone, with their children or other relative, or with non-relatives. A majority (54%) of women who are living alone are over 60 years old. Table 3.5 shows the number and percentage of women-headed households in each of Marin's incorporated areas.

Table 3.5

HOUSEHOLDS HEADED BY WOMEN Marin County and Cities, 1980

	One-Person	Other Family	Non-Family	Total	Percent of Households
Unincorporated	2,792	2,169	908	5,869	25.2
San Rafael	3,327	1,718	769	5,814	31.0
Novato	1,648	1,510	416	3,574	23.1
Mill Valley	1,048	573	256	1,877	34.2
San Anselmo	935	483	260	1,678	32.9
Larkspur	1,424	396	279	2,099	38.7
Corte Madera	449	358	114	921	28.6
Fairfax	533	336	193	1,062	32.5
Sausalito	943	220	320	1,483	35.6
Tiburon	317	225	79	621	23.6
Ross	108	87	25	220	23.8
Belvedere	141	77	16	234	24.7
TOTAL	13,665	8,152	3,635	25,452	28.7

SOURCE: U.S. Census Population and Housing, 1980

A women's needs survey performed by the Commission on the Status of Women concluded that women as a group are an "economic underclass" in Marin County; many women are only "a divorce away from poverty." The study's findings included the following: the housing situation facing women-headed households is primarily a result of economic considerations. Both owner and rental units are extremely expensive relative to the low incomes earned by most women. As a group, working women suffer relatively low pay in jobs that are comparable to but less well compensated for than jobs held by men. Women recently divorced bear child care expenses in excess of the support payments, if

any, received from the father. Many recently divorced women who do not have young children lack the skills and confidence to gain an adequately paying job. Coupled with gender and age discrimination in the workplace, underemployment is a probable prospect. In its summary, the needs survey demonstrated that affordable living quarters of secure tenure was the primary housing problem. This in turn was a result of the lower economic status of women-headed households in Marin.

Needs of Women Who Rent

The needs assessment and social services agencies report the following problems for women in the rental housing market:

1. Rents are high compared to the incomes of households. Women must direct a large percentage of their income to rent.
2. Landlords have discriminated against women with children in various ways. High security deposits and density requirements are the most common. (A density requirement might be a limit of one person per bedroom. A mother with two children could not rent a two bedroom apartment.)
3. Some landlords may require higher security deposits and more stringent credit checks of women than of other households.
4. Landlord/tenant relations can be problematic, especially in the area of maintenance.
5. Eviction without just cause is perceived as a threat to secure tenure.

In responding to what could be done about these problems, women suggested landlord/tenant mediation services, limited rent increases, "just cause" eviction laws, and an increased supply of low-cost units.

Needs of Women Who Own Their Homes

Women who own their homes, either individually or jointly with their husbands, have relatively more security than renter households but do face problems unique to ownership.

1. Secure tenure is threatened by divorce. Often a divorcing couple will sell their house as part of a settlement. Women then face an expensive housing market.
2. Relatively lower incomes for women result in high percentages of their income being spent for mortgages, taxes, insurance and maintenance. These burdens are more severe for retired, elderly women living on fixed incomes.
3. Related to the income/housing expense issue is the probability that elderly women are often "trapped" in a house that is more than adequate for their needs because it would be economically irrational to move. An elderly person is not likely to have the cash flow to meet the high rents of an apartment. An elderly person could transfer the equity from one home to a smaller one, but high property taxes may be a deterrent.

Additional Housing Needs

Two additional needs for women-headed households are temporary emergency shelter and more community-oriented housing.

In recent years the demand for emergency housing has mushroomed. Clients include people recently evicted from their apartments, families new to the county who cannot find affordable shelter, victims of domestic violence who must escape their household, and people who lose their residence from fire or natural disasters. Also a new group is emerging in Marin, the chronically homeless. Often suffering mental or emotional disturbances, these people seek shelter in public places. The street is home for many.

Single mothers and the elderly experience isolation in a county whose social opportunities center around married-couple families. The burdens of childraising and the workplace limit the social life of single mothers. Recently divorced women experience this isolation most acutely. Many elderly women, especially those who live alone after their husbands have died, may also feel isolated. Limited mobility, due to inadequate transportation services and/or personal frailty, is a frequently expressed concern.

Women who have experienced these situations call for congregate housing. An example is an apartment or condominium complex in which single parents could share child-care and perhaps have space for a children's recreation/learning center. The elderly could use health and social services provided in a comparable complex.

Large Families

There are 6,750 families with five or more persons in Marin, 7.6% of all households. Large families are more likely to be homeowners than renters. Almost 10% of the households in owner-occupied units have five or more persons compared to only 4% in renter-occupied housing. Within the unincorporated area there are 1,974 large families, about 8.5% of households. Of these, 485 (17.4%) rent housing. Although there is no documented evidence, it is probable that a high percentage of the overcrowded units in Marin are occupied by large families. The 1980 Census reports 1,531 units with more than 1.01 persons per room, 1,002 of which are rented. A total of 6,963 persons live in overcrowded units, 4,222 of whom are renters.

The primary housing need of large families are units which are both large and affordable. Marin has an ample stock of large, single family housing units but they are very expensive to buy or rent. Of the 16,731 houses with four or more bedrooms, 14,551 are owner-occupied, but only 1,734 are renter occupied. A special 1980 Census print-out from the federal Department of Housing and Urban Development shows that 31% of the large families who rent spend more than 25% of their income for rent. Only 5.3% of large, owner-occupant families have incomes that low. Of the low income renters, 17% pay more than 25% of their income for housing. The primary need for large households who rent are affordable units with three or four bedrooms.

Elderly Households

There are 31,149 people aged 60 or over in Marin County, about 14% of the population. In recent decades the elderly population has been growing rapidly. For example, during the 1970s the elderly population increased five times faster than the total population.

In future decades the elderly will become the most rapidly growing segment of the population. Between 1980 and 1990, the elderly population is projected to increase by 30%, almost ten times the county's total growth rate of 3.5%. Between 1990 and the year 2000 the number of elderly persons is projected to increase 15%, about five times the total population increase. By the end of this decade, the elderly will comprise 17.5% of Marin's population, compared to 14% 1980. By the year 2000 that percentage will have risen to 19.5%.

Table 3.6

THE ELDERLY POPULATION Marin County and Unincorporated Area, 1950-2000

Number of Persons Aged 60 and Above

Year	Total Marin	Percent Change	Unincorporated	Percent Change
RECENT TRENDS				
1950	9,418	—	3,367	
1960	14,868	58.9	4,452	32.2
1970	22,557	51.7	5,823	30.8
1980	31,140	38.1	7,565	29.9
PROJECTIONS				
1990	40,434	29.9	NOT AVAILABLE	
2000	46,578	15.2		

SOURCE: Trends: U.S. Census of Population and Housing, 1950, 1960, 1970, 1980.
Projections: California Department of Finance, 1983.

Living Arrangements of the Elderly

A majority of the elderly persons in Marin live with their spouses or other family members, usually their children. One quarter, however, live alone. Of those who live alone, over three quarters are women. A small minority live with non-relatives or in group quarters such as nursing home.

Table 3.7

LIVING ARRANGEMENTS OF THE ELDERLY
Marin County, 1980

Persons Aged 60 and Above

	Number	% of Elderly
Living Alone	7,386	23.7
Men	1,601	5.1
Women	5,785	18.6
With Spouse	18,752	60.2
With other relative	1,856	6.0
With non-relative	1,235	4.0
Group quarters	<u>1,911</u>	<u>6.4</u>
TOTAL	31,140	100.0

SOURCE: U.S. Census Population and Housing, 1980.

Housing Needs

The housing needs of the elderly are influenced by household income and health. While the median income for elderly family households is close to the countywide median, men and women who live alone or in non-family households have a relatively low median income. In a special census tabulation released by the Federal Department of Housing and Urban Development, 6,573 households, 44.6% of all elderly households, had incomes of less than 15,000, thus making them eligible for federal housing assistance. In addition, low-income elderly households were twice as likely to be living in substandard housing as higher-income households, although the percentages are very small. Among owner-occupants, 2% of low-income elderly households live in substandard housing compared to .9% of higher-income elderly households. Among renters, 2.5% of low income elderly households live in substandard units compared to 1.1% of the higher income elderly households.

The same census reported that 2,929 households headed by an elderly person 62 years old or over spend more than 25% of their income for rent. Within this group 88% of the households have low incomes. Table 3.8 list the number of elderly households, both owner- and renter-occupants, who live in standard or substandard housing. The households are further distinguished by low or high income.

Table 3.8

INCOME AND HOUSING UNIT CONDITION
Marin County, 1980

(Number and Percentage of Elderly Households)

Housing Condition	Lower Income		Higher Income		Total	
	#	%	#	%	#	%
Owner Occupied						
Substandard	63	2.0	63	.9	126	1.3
Standard	3,211	98.0	6,675	99.1	9,886	98.7
Renter Occupied						
Substandard	81	2.5	16	1.1	97	2.1
Standard	3,218	97.5	1,411	98.9	4,629	97.9
Total						
Substandard	144	2.2	79	1.0	223	1.5
Standard	6,429	97.8	8,086	99.0	14,515	98.5

SOURCE: 1980 Census, Department of Housing and Urban Development.

This information documents two important needs for elderly households: rental assistance which will allow them to remain in their apartment, and an increased supply of rental units affordable to lower-income elderly.

Elderly homeowners who do not have high incomes find themselves in a house-rich, cash-poor situation. Although their homes are often paid for (or require very low mortgage payments), their incomes may not provide adequate cash flow for routine housing maintenance or emergency expenditures, either medical or house-related. For these people, low-cost rehabilitation loans, home equity loans or annuities would be beneficial. An expanded supply of affordable, low-maintenance homes or apartments would allow those who wish to leave their homes to do so.

In addition to the lower incomes of many elderly households, health and disability concerns affect the quality of life experienced at home. Numerous surveys have shown that the elderly are very attached to their homes and would prefer to remain in them. Providing a sense of place, one's home is important for overall physical and psychological well-being. Making the home more functional is a significant need. Such relatively minor alterations as lowering kitchen cabinets, providing rails in the bathrooms, and removing architectural barriers (to allow wheelchair access) greatly improve day-to-day life. Assistance in financing these changes for lower income people is necessary.

As a person ages he or she becomes increasingly "at risk", more likely to suffer debilitating health problems or injury. The provision of health and social services becomes paramount. Traditionally these services have been situated in central locations. Transportation thus became critical. Often if transportation becomes too much of a problem, a person is forced to move to a nursing home or health center. By integrating service provision and housing, the elderly could have

a wider range of choices. For the person who wishes to stay at home, occasional or live-in nurses offer a solution. When the person requires institutional-level care, affordable residential facilities in or near the institution are most desirable. Integrating the range of services needed, from occasional-at-home to institutional, with housing is another need of the elderly.

Handicapped Persons

Persons who are physically, mentally, or developmentally disabled have housing needs that range from minor alterations of their existing house to total care in a specially-designed facility. Generally, people with physical handicaps require housing adapted to their condition of limited mobility. Adaptations include wheelchair ramps, wider doors, rails and other fixtures. Changes to existing housing, when possible, provides accessibility at moderate cost. New housing, specifically designed for a handicapped resident, can be more functional for the individual, but is more expensive. New housing should also be in a convenient location.

People with mental or emotional disabilities often require social services in conjunction with housing. The less disabled may function well in typical housing situations, using services on an out-patient basis. The more severely disabled may require specialized housing. The most common type in Marin is a group home in which several disabled individuals receive support from service providers who also live in the house.

The extent of housing needs of the handicapped has not been well documented. The 1980 Census reports a total of 8,608 persons between the ages of 16 and 64 who have a work disability. Of these, 4,395 are in the labor-force and 4,213 are not. The Census Bureau defines a work disability as a physical, mental or health condition that has lasted for more than six months. The Census also reports that 3,841 people are unable to use public transportation because of their disability. A majority, 67%, are aged 65 years or older. Table 3.10 lists the number and percentage of people with work disabilities. Table 3.11 lists the number and percentage of people with public transportation disabilities.

Table 3.9

PERSONS WITH WORK DISABILITY
Marin County and Cities, 1980

	In Labor Force	Not in Labor Force	Total
Unincorporated	1,206	1,069	2,275
San Rafael	1,104	1,032	2,136
Novato	683	1,015	1,698
Mill Valley	285	172	457
San Anselmo	294	209	503
Larkspur	199	167	366
Corte Madera	121	118	239
Fairfax	229	168	387
Sausalito	165	104	269
Tiburon	64	97	161
Ross	10	37	47
Belvedere	35	25	60
TOTAL	4,395	4,213	8,608

SOURCE: U.S Census of Population and Housing, 1980.

Table 3.10

PERSONS WITH A TRANSPORTATION DISABILITY
Marin County and Cities, 1980

	Age 16-64	Age 65 and Over	Total
Unincorporated	430	536	966
San Rafael	255	654	909
Novato	211	372	583
Mill Valley	76	251	327
San Anselmo	71	172	243
Larkspur	39	232	271
Corte Madera	38	68	106
Fairfax	78	103	181
Sausalito	30	51	81
Tiburon	22	98	120
Ross	10	18	28
Belvedere	7	19	26
TOTAL	1,267	2,574	3,841

SOURCE: U.S Census of Population and Housing, 1980.

Another indicator of need is provided by the Marin Center for Independent Living. The Center is a prime resource and referral service for handicapped people. During fiscal year 1983-84 the Center served an average of 74 clients monthly. A majority of clients received peer counseling and attendant services. An average of 2.3 clients a month inquired about housing assistance.

Farm Workers

Agricultural operations in Marin consist primarily of family-owned and operated ranches. Dairy and beef cattle, sheep, and horses comprise the stock. A few other farms provide feed and silage for the ranches.

The 1980 Census reports that 576 people live on farms in Marin County, over 80% of whom live as part of a married couple family. In addition, 35 people live in single-parent households and 59 live in non-family households. Of the 178 housing units, 98 (55%) are owner-occupied. All units have complete plumbing and heating facilities.

Farmworkers who are not family members either live on the farm year-round or commute from nearby communities. Ranch operations do not have the seasonal labor requirements of crop agriculture, and therefore do not use migrant farm workers. (The round-up of beef cattle is carried out by family members, each family helping the others in a cooperative effort.) Non-family workers who live on the farms are housed in a variety of ways. Some are in mobile homes or cottages. Others live in former bunkhouses converted to complete houses or in the house vacated by the family when they moved into a new house. For those people who pay rent, the median is \$123, about one-third of the countywide median. Some resident workers receive housing rent-free (the Census reports 32 such units).

Incomes of farmworkers compare to those of people living in urban areas. Households who own their homes have a median income of \$27,000. Households who rent have a median income of \$12,000. The median for single males is \$12,500. The Census does not report information on possible over-payment for housing. In general, families and individuals appear to be adequately housed.

HOUSING CONDITIONS

Affordability

The number one housing issue of the 1980s is affordability. In recent years prices and rents have been escalating more rapidly than incomes. The result is that households are allocating an increasing share of their income to housing. While all households suffer some net loss in quality of life, the impact is most severe for households with lower incomes. Also, households who rent their homes are not allowed the tax advantages available to people who purchase their homes.

The standard for affordability has been based on a "rule-of-thumb" used by state and federal housing programs for decades. A household which is spending 25% of its income for housing is spending an appropriate amount. If the household spends more than the 25% standard, it is considered to be paying an excessive amount. Recently however, the Federal Government has raised the payment standard to 30% of income for Section 8 rental assistance recipients. For home buyers, bankers are now allowing potential mortgagors to spend between 33% and 42% of their income for long-term debt. For purposes of the Housing Element, however, the State Office of Housing and Community Development requires using the 25% rule.

According to the 1980 Census, 36% of Marin's households spend more than 25% of their income for housing. Renters are twice as likely to be spending more than the standard than homeowners. Over one-half of all renters exceed the standard compared to 29% of homeowners. Households with low incomes are far more likely to be overspending than higher income households.

Renters

A majority of households who rent pay more than 25% of their income for rent. Among the poorest households, a much greater percentage spend more than one-quarter of their income for rent. Of households earning less than \$5,000 per year, 94% pay above standard. For those earning \$5,000 to \$10,000, 93% exceed the standard. In the next highest income category, \$10,000 to \$15,000, 81% of renters pay more than 25% of their income for housing. It is not until income exceeds \$15,000 per year that a majority do not pay above 25% for rent. In contrast to the lower income groups, among households earning more than \$20,000 per year, only 17% spend more than 25% of their income for rent.

To be eligible for participation in federal or state housing programs, a household's income should not exceed 80% of the area's median income. Over 12,000 households who rent in Marin County earn less than the federal guideline, 51% of all renters. Table 4.1 list the number and percentage of renter households which are paying greater than or less than 25% of their income for rent.

Table 4.1

OVERPAYMENT FOR HOUSING, RENTERS
Marin County, 1980

RENTER HOUSEHOLDS		Less than 25%		25% - 35%		35% or More	
		#	%	#	%	#	%
Low Income	5,000	194	5.9	154	4.7	2,929	89.4
	5-10,000	374	7.1	779	14.8	4,112	78.1
	10-15,000	1,127	18.8	2,160	35.9	2,722	45.3
Above Low Income	15-20,000	2,569	51.5	1,532	25.3	1,951	32.2
	20,000+	<u>10,810</u>	<u>83.3</u>	<u>889</u>	<u>7.57</u>	<u>213</u>	<u>1.8</u>
TOTAL		15,074	4634	5,514	17.0	11,927	36.7

SOURCE: U.S. Census of Population and Housing, 1980.

OVERPAYMENT FOR HOUSING, RENTERS
Unincorporated Area, 1980

RENTER HOUSEHOLDS:		Less than 25%		25 - 35%		35% or more	
		#	%	#	%	#	%
Low Income	5,000	67	10.2	38	5.8	554	84.0
	5-10,000	140	14.4	136	14.0	694	71.6
	10-15,000	255	23.2	245	22.3	601	54.5
Above Low Income	15-20,000	399	40.6	335	34.1	248	25.3
	20,000+	<u>2,468</u>	<u>82.0</u>	<u>484</u>	<u>16.1</u>	<u>56</u>	<u>1.9</u>
TOTAL		3,329	49.5	1,238	18.4	2,153	32.0

SOURCE: U.S. Census of Population and Housing, 1980.

Owners

Among households who own their home, only 29% spend more than 25% of their income for housing. Of those owners whose incomes are below 80% of the Bay Area median 3,739 pay more than the standard 25% of income of housing.

As would be expected, the poorest of the home-owning households are likely to spend more than the standard. Of those earning less than \$5,000 annually, 91% exceed the standard. In the \$5,000 to \$10,000 range, 61% of the households exceed the standard. Among households earning in the \$10,000 to \$15,000 range, a large minority, 46%, spend more than 25% of their income for housing.

Table 4.2

OVERPAYMENT FOR HOUSING, OWNERS
Marin County, 1980

OWNER OCCUPANTS		Less than 25%		25% - 35%		35% or More	
		#	%	#	%	#	%
Low Income	5,000	114	8.9	167	13.1	996	78.0
	5-10,000	787	38.6	262	12.8	992	48.6
	10-15,000	1,552	54.0	467	16.2	855	29.7
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Above Low Income	15-20,000	2,212	61.0	533	14.7	882	24.3
	20,000+	<u>25,608</u>	<u>78.6</u>	<u>4,096</u>	<u>12.6</u>	<u>2,896</u>	<u>8.9</u>
	TOTAL	30,273	71.4	5,525	13.0	6,621	15.6

SOURCE: U.S. Census of Population of Housing, 1980.

OVERPAYMENT FOR HOUSING, OWNERS
Unincorporated Area, 1980

OWNER HOUSEHOLDS:		Less than 25%		25 - 35%		35% or more	
		#	%	#	%	#	%
Low Income	5,000	27	8.6	48	15.3	238	76.1
	5-10,000	197	32.7	53	8.8	353	58.5
	10-15,000	415	47.3	161	18.4	301	34.3
<hr/>							
Above Low Income	15-20,000	728	62.0	195	16.6	252	21.4
	20,000+	<u>6,821</u>	<u>74.8</u>	<u>1,322</u>	<u>14.5</u>	<u>970</u>	<u>10.6</u>
	TOTAL	8,188	67.8	1,779	14.7	2,114	17.5

SOURCE: U.S. Census of Population and Housing, 1980.

Loss of Affordable Housing

Demolitions and Conversions

In the unincorporated area of the county, the only permits granted for demolition in recent years were to homeowners whose houses were destroyed during the January, 1982 storm. The Building Inspector does not expect any requests for demolitions between 1985 and 1990. Existing homes are regarded as too valuable to destroy and there is no planned redevelopment in unincorporated areas.

A few houses in the unincorporated areas of the county have been converted to non-residential uses, such as a day-care center. According to the Building Inspector there have been so few requests for conversions that their impact on the housing supply is negligible. The Planning Department anticipates less than ten conversions between 1985 and 1990.

Filtering Up

The primary loss of affordable housing results from the "filtering up" of units to families with higher incomes. Because all housing units in Marin command relatively high prices, and because of the relatively high mortgage interest rates charged today, it is not possible for a low- or moderate-income family to purchase a home. When a home owned by a low or moderate income family is sold, it is invariably sold to a family with a relatively high income.

The County is not able to estimate the extent of filtering up because the incomes of the sellers are not known.

Overcrowding

A housing unit is considered to be overcrowded when there is more than one person per room. Overcrowding is not very common in Marin. Less than 2% of all occupied housing units have more than one person per room. Rental units are almost three times as likely to be overcrowded than owner-occupied units; close to 3% of rental units are overcrowded, compared to 1% of owner-occupied units. A larger percentage of the people who rent are in overcrowded units as well. Close to 6% of renters live in an overcrowded unit compared to 2% of owner-occupants. A total of 3% of the County's population lives in units with more than one person per room. Table 4.3 shows the number and percentage of overcrowded units. Table 4.4 shows the number and percentage of people who are living in overcrowded units.

Table 4.3

OVERCROWDED HOUSING UNITS Marin County and Cities, 1980

	Total	%	Owner- Occupied	%	Renter Occupied	%
Unincorporated	494	2.1	191	2.4	298	1.9
San Rafael	364	1.9	75	.7	289	3.3
Novato	250	1.6	81	.4	169	2.1
Mill Valley	69	1.3	23	.7	51	2.5
San Anselmo	79	1.6	36	1.1	43	2.4
Larkspur	63	1.2	23	1.6	40	1.3
Corte Madera	43	1.3	18	.8	25	2.5
Fairfax	59	1.8	23	1.2	36	2.6
Sausalito	68	1.6	38	2.1	30	1.3
Tiburon	26	1.0	12	.7	14	1.3
Ross	14	1.5	8	1.0	6	3.5
Belvedere	<u>2</u>	<u>.2</u>	<u>1</u>	<u>.1</u>	<u>1</u>	<u>.4</u>
TOTAL	1,531	1.7	529	1.0	1,002	2.8

SOURCE: U.S. Census of Population and Housing, 1980.

Table 4.4

PERSONS IN OVERCROWDED UNITS
Marin Counties and Cities, 1980

	Total	%	Owner- Occupied	%	Renter- Occupied	%
Unincorporated	2,243	3.8	994	2.4	1,249	7.3
San Rafael	1,584	3.6	394	1.4	1,190	7.3
Novato	1,348	3.1	504	1.8	844	5.4
Mill Valley	314	2.5	88	1.0	226	5.6
San Anselmo	354	3.0	206	2.5	148	4.2
Larkspur	238	2.2	94	1.6	144	2.9
Corte Madera	214	2.7	101	1.7	113	5.2
Fairfax	249	3.4	125	2.7	124	4.4
Sausalito	239	3.3	141	4.0	98	2.6
Tiburon	111	1.7	62	1.3	49	2.8
Ross	55	2.0	57	1.2	28	7.2
Belvedere	14	.6	5	.6	9	2.0
TOTAL	6,963	3.2	2,741	1.9	4,222	5.8

SOURCE: U.S. Census of Population and Housing, 1980.

Vacant Housing Units

According to the 1980 Census and surveys by the Federal Home Loan Bank, Marin County and its cities have low vacancy rates. The Census reported that 1.9% of Marin's housing stock was vacant in 1980. Owner-occupied units had a lower rate, 1.5%, than renter-occupied units with 2.4%. Vacancy rates in the cities range from a low of 0.8% in Ross to 2.8% in Sausalito. Two percent of the units were vacant in the unincorporated area.

The Federal Home Loan Bank, in cooperation with the U.S. Postal Service, publishes annual statistics on vacant units by ZIP Codes. Mail carriers report the number of vacant units on their routes. The results from their 1980 survey were very similar to the Census survey. The September, 1983 survey shows lower vacancy rates. The rate for all units in the county was 1.4%. Single family houses were less likely to be vacant than multifamily units; 1.3% of the single family houses were vacant compared to 1.7% of multifamily units. Ross and Corte Madera had the lowest total vacancy rates, 0.4%. Larkspur had the highest rate, 2.4%.

Table 4.5 lists the number and percentage of vacant units including owner- and renter-occupied, from the 1980 Census. Table 4.6 lists the number and percentage of vacant single family and multifamily units by ZIP Code area.

Table 4.5

VACANT HOUSING UNITS
Marin County and Cities, 1980

(Number and Percentage of Units)

	Owner	%	Renter	%	Total	%
San Rafael	91	0.9	195	2.2	286	1.5
Novato	215	2.2	136	2.2	351	2.2
Mill Valley	39	1.1	37	1.8	76	1.4
San Anselmo	42	1.3	38	2.1	80	1.5
Larkspur	45	1.8	71	2.3	116	2.1
Corte Madera	25	1.1	21	2.0	46	1.4
Fairfax	37	1.9	47	3.3	84	2.5
Sausalito	22	1.2	100	4.1	122	2.8
Tiburon	24	1.3	11	1.2	35	1.3
Ross	5	0.7	2	1.1	7	0.8
Belvedere	9	1.2	6	2.6	15	1.6
Unincorporated	<u>252</u>	<u>1.6</u>	<u>217</u>	<u>2.7</u>	<u>469</u>	<u>2.0</u>
TOTAL	806	1.5	881	2.4	1,687	1.9

SOURCE: U.S. Census of Population and Housing, 1980

This table excludes houses "held for occasional use" or labeled "other vacant".

Table 4.6

VACANT HOUSING UNITS
Marin County and ZIP Code Areas, 1983

Zip Code	City	Single-Family(1)	%	Multi-Family	%	Total	%
94920	Belvedere-Tiburon	49	1.4	6	0.4	55	1.1
94925	Corte Madera	8	0.3	5	0.7	13	0.4
94939	Larkspur	24	1.7	50	2.8	74	2.4
94941	Mill Valley	151	1.7	4	0.2	155	1.4
94947	Novato	214	1.7	201	3.2	415	2.2
94930	Fairfax	60	2.2	15	1.6	75	2.1
94960	San Anselmo	30	0.6	0	0.0	30	0.5
94901	San Rafael	55	0.7	27	0.4	82	0.6
94903	San Rafael	82	1.2	121	4.7	203	2.1
94904	Ross	19	0.7	2	0.1	21	0.4
94965	Sausalito	<u>15</u>	<u>0.6</u>	<u>41</u>	<u>1.3</u>	<u>56</u>	<u>1.0</u>
TOTAL		707	1.3	472	1.7	1,179	1.4

SOURCE: Federal Home Loan Bank. Postal Survey, 1983

(1) Includes Mobile Homes

Tenure of Housing

Of the 88,723 occupied housing units in the county, 60% are owner occupied and 40% are renter-occupied. About two-thirds of the population lives in owner-occupied houses; the remaining one-third are renters. A majority of the housing units in all but two of the cities are also owner-occupied. Such units comprise from as many as 81% of the homes in Ross to as few as 43% in Sausalito. Just over 85% of the residents of Ross live in owner-occupied housing compared to 48% in Sausalito.

Table 4.7

TENURE Marin County and Cities, 1980

(Housing Units)

Cities	Owner	%	Renter	%	Total
Ross	755	81.5	171	18.5	926
Belvedere	718	75.8	229	24.2	947
Corte Madera	2,215	68.7	1,008	31.7	3,223
Tiburon	1,756	66.8	872	33.2	2,628
Unincorporated	15,454	66.3	7,844	33.7	23,298
San Anselmo	3,289	64.5	1,813	35.5	5,102
Mill Valley	3,435	62.5	2,058	37.5	5,493
Novato	9,399	60.7	6,094	39.3	15,493
Fairfax	1,874	57.3	1,397	42.7	3,271
San Rafael	10,079	53.7	8,678	46.3	18,757
Larkspur	2,423	44.7	2,997	55.3	5,420
Sausalito	1,799	43.2	2,366	56.8	4,165
TOTAL	53,196	60.0	35,527	40.0	88,723

(Persons)

Cities	Owner	%	Renter	%	Total
Ross	2,310	85.5	391	14.5	2,701
Belvedere	1,948	81.1	453	18.9	2,401
Tiburon	4,869	73.4	1,766	26.6	6,635
Corte Madera	5,877	72.9	2,186	27.1	8,063
Unincorporated	41,970	71.1	17,047	28.9	59,017
San Anselmo	8,384	70.2	3,558	29.8	11,942
Mill Valley	8,603	68.0	4,051	32.0	12,654
Novato	27,293	63.7	15,540	36.3	42,833
San Rafael	27,041	62.2	16,403	37.8	43,444
Fairfax	4,562	61.8	2,815	38.2	7,377
Larkspur	5,965	54.9	4,903	45.1	10,868
Sausalito	3,540	48.2	3,798	51.8	7,338
TOTAL	142,362	66.1	72,911	33.9	215,273

SOURCE: U.S. Census of Population and Housing, 1980.

Substandard Housing

The most recent survey of the condition of Marin County's housing stock was performed in 1971. Of the nearly 20,000 units included in the survey, 9.7% were considered substandard. The County has not had the funds to update the 1971 survey, nor does it have a mandatory resale inspection ordinance which would allow code violations to be documented. Today, the only reliable information on housing stock conditions comes from the 1980 Census. Two indicators used are the age of the unit and lack of complete plumbing facilities for exclusive use.

Housing Conditions Survey

In 1971 the County surveyed a sample of 19,593 housing units in 55 neighborhoods where the housing was known to have structural problems. Because of the sampling bias, the results of the survey are not applicable to the entire housing stock of the county or selected cities. A number of homes designated as substandard in the 1971 survey were built to be summer homes or cottages. Many of those were not brought up to building code standards when they were converted to year-round occupancy. Now, twelve years later, the County does not know how many of those homes have been upgraded. With these qualifications, here is the result of the 1971 survey:

Table 4.8

SUBSTANDARD HOUSING UNITS Marin County and Selected Cities, 1971

Cities	Units Surveyed	Percent Substandard
San Rafael	3,739	4.0
Novato	2,892	6.5
Mill Valley	384	15.5
San Anselmo	2,431	13.7
Larkspur	467	13.6
Corte Madera	830	2.8
Fairfax	2,825	6.2
Sausalito	1,298	11.6
Tiburon	427	7.7
Unincorporated	<u>4,300</u>	<u>14.4</u>
TOTAL	19,593	9.7

SOURCE: Housing Conditions Survey, Marin County Planning Department, 1971.

Age of Housing Units

Just over one-half of the housing units in Marin County are less than twenty years old. Over one-quarter of Marin's housing units were built during the building boom decade of the 1960s. Renter-occupied units as a whole are slightly newer than owner-occupied units; 54% of the renter-occupied units have been built since 1960, while 49% of the owner-occupied were built since then.

In general, age may serve as a reasonable indicator of housing stock conditions. Because building codes have become more strict over time, newer houses are of higher quality than older ones, especially in the areas of plumbing, wiring, and heating. But houses in Marin County command such a high price in the housing market that owners who can afford to maintain their houses have strong incentive to do so. Families who purchase homes needing repair usually do so in order to improve the unit's quality and protect their investment. Therefore one should exercise caution when drawing inferences from noting just the age of a housing unit. Table 4.10 lists the number and percentage of units according to several selected age categories.

Table 4.9

AGE OF HOUSING UNITS Marin County, 1980

Age in Years	Owner Occupied	%	Renter Occupied	%	TOTAL	%
1 or less	976	1.8	824	2.3	1,800	2.0
2 to 5	4,175	7.8	2,690	7.6	6,865	7.7
6 to 10	6,128	11.5	5,108	14.4	11,236	12.7
11 to 20	14,668	27.6	10,455	29.4	25,123	28.3
21 to 30	13,936	26.2	7,483	21.1	21,419	24.1
31 to 40	5,044	9.5	3,308	9.3	8,352	9.4
41 or over	<u>8,269</u>	<u>15.5</u>	<u>5,659</u>	<u>15.9</u>	<u>13,928</u>	<u>15.7</u>
TOTAL	53,196	100.0	35,527	100.0	88,723	100.0

SOURCE: U.S. Census of Population and Housing, 1980.

Housing With Inadequate Plumbing

According to the 1980 Census a very small percentage of Marin County's housing units lack complete plumbing facilities for exclusive use. Less than 1% of the total number of units have substandard plumbing. Renter-occupied units are twice as likely to lack adequate plumbing as owner occupied units. The percentage for both types are small however; 1.3% of the rental units lack adequate plumbing compared to .4% of the owner-occupied units.

Table 4.10

HOUSING UNITS LACKING PLUMBING Marin County and Cities, 1980

	Owner	%	Renter	%	Total(1)	%
San Rafael	21	0.2	170	2.0	197	1.0
Novato	5	0.0	43	0.7	49	0.3
Mill Valley	9	0.3	13	0.6	28	0.5
San Anselmo	6	0.2	30	1.7	39	0.7
Larkspur	8	0.3	19	0.6	29	0.5
Corte Madera	3	0.1	5	0.5	8	0.2
Fairfax	7	0.3	20	1.4	31	0.9
Sausalito	82	4.6	40	1.7	124	2.9
Tiburon	3	0.2	4	0.5	7	0.3
Ross	1	0.1	3	1.7	4	0.4
Belvedere	3	0.4	0	0.0	3	0.3
Unincorporated	<u>63</u>	<u>0.4</u>	<u>130</u>	<u>1.7</u>	<u>246</u>	<u>1.1</u>
TOTAL	211	0.4	477	1.3	765	0.9

SOURCE: U.S. Census of Population and Housing, 1980.

(1) Includes units "held for occasional use" or labeled "other vacant."

HOUSING PROGRAMS

Local Programs

Inclusionary Ordinance

The County has an ordinance, applicable to unincorporated areas only, which requires developers of projects of 15 or more units to make available one of the following:

1. 10% of the units priced to be affordable to low or moderate income households, or
2. 5% of the lots, in the case of land subdivisions, to the County for affordable housing, or
3. Money, in lieu of housing or lots, payable to the County's housing fund (currently \$46,500 per inclusionary unit or lot).

The developer may transfer the credit for inclusionary units from one site to another. The Housing Authority screens potential renters and home buyers. To ensure that inclusionary units remain affordable over time, the ordinance requires that "the price received by the seller of an inclusionary unit shall be limited to the purchase price plus an increase based on the Bay Area Consumer Price Index, an amount consistent with the increase in the median income since the date of purchase, or the fair market value, whichever is less." The resale price formula is now being reviewed and may be changed. Under the existing formula it is possible that the minimum allowable resale price may exceed the ability of a moderate income family to afford the unit. In lieu fees received by the County may be used in combination with funds from other sources for site acquisition and construction of affordable housing. Rental units are likely to be built because of the well documented need for them.

To date, 28 inclusionary units are planned for construction in new developments. Fees in-lieu of housing totaling \$325,000 will be paid to the County's housing fund. Prior to adoption of the ordinance, the County negotiated for 82 units affordable to low or moderate income families in five projects.

Density Bonus

When a housing developer agrees to construct at least 25% of the total units in a housing development for persons and families of low or moderate income, as defined in Section 50093 of the Health and Safety Code, or 10% of the total units for lower income households, as defined in Section 50079.5, the County will grant a density bonus of at least 25% over the otherwise maximum allowable density. The "maximum allowable density" is defined to mean the number of units permitted after a consideration of applicable Countywide Plan and Community Plan policies, as well as environmental, infrastructure and public services factors.

Below-Market-Rate Program

When a developer provides inclusionary housing units to a city or the County, the Housing Authority administers the sale of units to low and moderate income families by accepting applications from low and moderate income families who wish to purchase an inclusionary housing unit. After confirming that the family is within the income guidelines established by the inclusionary agreement between the city or the County and the developers, the Housing Authority refers the family to the developer. The units that developers provide for these families are usually smaller and contain fewer amenities than market-rate units in order to keep the prices affordable. The Housing Authority also monitors future sales of the units which have resale controls to ensure that they are priced to be affordable to low or moderate income families.

Mortgage Revenue Bonds

Authorized by federal and state law, the Redevelopment Agency and the County have sold tax-exempt bonds for the purpose of providing a loan pool for below market rate mortgages for first-time home buyers. Because the bonds were tax-exempt, the mortgage rates provided through the issue were several points below the market rate. For example, the most recent issue allowed a mortgage interest rate of 10.5% when market rates varied from 13% to 14%.

The first bonds were issued by the Redevelopment Agency in August, 1978. Proceeds from the sale provided a 7-7/8% interest rate on mortgages for 103 condominium units in Headlands I in Marin City (Marin City is a designated redevelopment area). Four of the units were priced to be affordable to moderate income households with no resale controls. The second bond issue in March, 1980 provided 10-3/4% mortgage financing for 108 units in Headlands II, also in Marin City. This time, 19 of the units were sold to low or moderate income families. The Housing Authority will monitor the future sale of these units.

In October of 1982 the Redevelopment Agency issued a third set of bonds for Lanham Village in Novato. A mortgage interest rate of 10.7% was available for 154 units. Section 235 federal mortgage assistance was matched with bond money to lower the interest rate still further for 82 of the families (These families earn less than 95% of the Bay Area median income).

Recently, the County of Marin made its first offering of \$22 million in tax-exempt bonds. This issue provided 10.5% financing for first-time home buyers. Families earning up to 150% of the Bay Area median income are allowed to participate. Table 5.1 lists the projects which have received mortgage assistance.

Table 5.1
MORTGAGE REVENUE BOND PROGRAM
Marin County and Cities

Project Name	Location	Total Units	Affordable Units
Headlands I	Marin City	103	0
Headlands II	Marin City	108	19
Lanham Village	Novato	154	82 (b)
Countywide Issue Total		284	127
Captains Cove	San Rafael	47	47 (c)
Casa Madera	Corte Madera	16	0
Mutual Owner-builder (a)	Corte Madera	60	54
Cherry Hill	Novato	3	0
Ignacio Place	Novato	8	1
McClay Road	Novato	1	0
Friedman/Jason (a)	Point Reyes	1	0
Skylark Meadows	Novato	37	19
Cedar Creek	Novato	15	6
Solar Court	Novato	13	0
Laurel Glen	San Rafael	<u>30</u>	<u>0</u>
TOTAL		649	234

(a) Owner-builder units.

(b) These families may earn up to 95% of the Bay Area median.

(c) All units priced at \$85,000, possibly affordable to moderate income families.

SOURCE: Marin County Housing Authority

Second Unit Ordinance

Second units are small studio or one bedroom apartments within a single family house or on the same lot. Not only are they a source of affordable housing, they are also provided at no cost to local government. Although second units have existed for many years, often in violation of local zoning ordinances, the County has recently passed an ordinance, applicable to unincorporated areas only, which allows second units in selected single-family residential neighborhoods. The ordinance is being implemented on a community by community basis through an amendment to the community plans. The applicant must obtain a use permit and certificate of registration; the unit must conform to the Uniform Building Code and other requirements deemed to be necessary after a study of the application.

As of January 1984, the Planning Department received applications for 15 second units. The department does not know how many unregistered second units exist.

Rebate for Marin Renters

A combination of local government and private foundation funds has provided rental assistance payments to low and moderate income families. Eligible families may receive reimbursement of up to 25% of their rent payments. Administered by the Housing Authority, Rebate for Marin Renters

offers advantages beyond the Federal Government's Section 8 Rental Assistance program:

- The assistance is based on the tenant's rent, not income
- The average annual assistance payment is lower
- Payments are made to the household, not the landlord
- Rent limits are 20% higher
- The housing unit quality standards are not as rigid
- Application and administration are much simpler
- Unrelated individuals are allowed to share a unit.

Currently, 104 families and individuals are receiving assistance. Among the households involved are 51 single parents, 17 married couples, 27 elderly individuals, 5 disabled individuals and 2 non-family households. A majority of recipients earn low incomes; 59 earn less than 50% of the Bay Area median income; 45 earn less than 80% of the Bay Area median.

The funds which initiated the program are almost depleted. The Housing Authority has applied for more private funds from the San Francisco Foundation. It is uncertain whether the program will continue because the Foundation grant requires matching funds from local governments. The Housing Authority is negotiating with local governments to allocate funds for the program.

Table 5.2 lists the number of households assisted by city and number of bedrooms in the unit. The number of bedrooms serves as an indicator of household size.

Table 5.2
REBATE FOR MARIN RENTERS
Marin County and Cities, 1983

City	Total Households	Studio	Number of Bedrooms			
			1 Br	2 Br	3 Br	4 Br
San Rafael	34	1	15	14	4	0
Novato	9	0	2	4	3	0
Mill Valley	13	0	9	3	1	0
San Anselmo	8	1	3	4	0	0
Larkspur	6	0	2	4	0	0
Corte Madera	1	0	2	6	2	1
Fairfax	11	0	2	6	2	1
Sausalito	4	0	3	1	0	0
Tiburon	0	0	0	0	0	0
Ross	0	0	0	0	0	0
Belvedere	3	0	1	2	0	0
Unincorporated	<u>16</u>	<u>0</u>	<u>1</u>	<u>12</u>	<u>3</u>	<u>0</u>
TOTAL	104	2	38	50	13	1

SOURCE: Marin County Housing Authority

Reverse Annuity Mortgages

Some elderly homeowners are caught in a house-rich, cash-poor situation; their pensions or social security payments do not provide an adequate income. The Reverse Annuity Mortgage (RAM) program allows an elderly homeowner to convert the equity in his or her house into a regular monthly income. Offered by the San Francisco Development Fund, a foundation-sponsored, non-profit corporation, RAMs provide several options for converting home equity to monthly income. Generally the program works best for elderly homeowners, aged 75 and above, who have substantial equity in their homes. Houses with good prospects for steady price appreciation ensure that adequate equity will remain after the loan is paid off. The program offers several different plans:

1. Simple Reverse Mortgage: The homeowner accepts a loan at a fixed interest rate for a specified term, usually ten years. The loan may be offered as a lump sum, monthly payments, or a combination of the two. Interest is charged to the homeowner on the balance of the loan as it is paid out, not on the total loan amount. At the end of the term the homeowner must pay back the loan plus interest. The homeowner retains title to the property.
2. Graduated Payment RAM: This is similar to the simple RAM except that the monthly payments increase by 6% each year.
3. Adjustable Reverse Mortgage: This plan is identical to the simple RAM for the first three years. Then the property is re-appraised and monthly payments, interest rate, and loan amount may be adjusted based on the new property value and a cost of living index. Two adjustments are allowed for a ten-year loan.
4. Sale and Leaseback: The owner sells his or her home to an investor, who may be a relative, at a discounted price. The investor purchases a lifetime annuity and leases the house back to the former owner for life. The investor assumes all responsibilities for the property; the elderly person pays a reasonable rent. Tax advantages and price appreciation accrue to the investor.

To date, 36 loans and 6 sale/leasebacks have been made in Marin.

Storm Damage Assistance

A \$1 million grant from the San Francisco Foundation provided grants and loans to families whose homes were lost or damaged during the January, 1982 storm. The grant was divided into three categories, each providing a different type of assistance. About \$400,000 was available for deferred payment rehabilitation loans. With a maximum amount of \$5,000 each, these loans provided a 4% interest rate and are due in 10 years or upon sale of the house, whichever comes first. Another \$200,000 was allocated for catastrophic grants. A family who lost their home could receive up to \$15,000 to be used to purchase another house or get re-established in a rental unit. An additional \$200,000 was used to write down the interest rate on conventional property improvement loans for qualified storm damage victims. A maximum of \$20,000 per loan at a rate between 10 and 12% helped those homeowners. Market interest rates were around 18% at the time.

The total grant has now been disbursed. A total of 78 deferred payment loans valued at \$392,795 have been made. When these loans are repaid, the funds will be recycled through the County's Residential Rehabilitation Loan Program for low income homeowners, administered by the Housing Authority. Twenty-four families received catastrophic grants totalling \$256,209. An additional thirty families received interest subsidy property improvement loans valued at \$448,372 from local lending institutions.

State Programs

State Deferred Payment Loan Program

Sponsored by the Office of Housing and Community Development, the State Deferred Loan Program made available rehabilitation loans for low and moderate income homeowners. The first allocation was in April, 1981. The Marin County Housing Authority received \$50,000. By combining the state allocation with CDBG funds allocated to the County's rehabilitation loan program, the Housing Authority was able to offer larger loan amounts than allowed under the CDBG program. (The CDBG limit was \$15,000.) More extensive work, such as adding a bedroom to an overcrowded house, was made possible.

A total of five loans were made by August, 1982. Marin did not receive any funds from a smaller, second allocation in 1982. The program has not been funded since then.

Federal Programs

Section 8 Rental Assistance

The program provides a cash payment to landlords who rent to qualified lower-income families. The tenants pay 30% of their income and the Federal Government pays the remainder up to a "fair market rent" determined by the Department of Housing and Urban Development. Section 8 allows a family great flexibility and choice in housing. The family may live in any place in which the landlord accepts Section 8 certificates, be it a new or existing unit. Section 8 also reaches the most needy of Marin's residents, those who earn less than 50% of the Bay Area median income.

The Housing Authority currently has 936 Section 8 certificates; 836 households are participating. The program is not utilized to the fullest extent because it is difficult to find landlords willing to accept low-income tenants at the rents required by HUD. Close to half of the program participants are families; just over one-third are elderly individuals. Section 8 is also a major resource for disabled persons.

Table 5.3

SECTION 8 RENTAL ASSISTANCE RECIPIENTS
Marin County and Cities, 1983

(Number of Households)

City	Total	Elderly	<u>Household Disabled</u>	Family	<u>Income</u>	
					Very Low(1)	Low(2)
San Rafael	440	160	76	204	410	30
Novato	208	73	25	110	191	17
Mill Valley	24	8	3	13	23	1
San Anselmo	51	30	14	7	51	0
Larkspur	18	8	3	7	16	2
Corte Madera	13	6	2	5	12	1
Fairfax	30	6	7	17	27	3
Sausalito	3	2	0	1	3	0
Tiburon	11	3	0	8	10	1
Ross	0	0	0	0	0	0
Belvedere	1	1	0	0	1	0
Unincorporated	<u>37</u>	<u>6</u>	<u>7</u>	<u>24</u>	<u>36</u>	<u>1</u>
TOTAL	836	303	137	396	780	56

SOURCE: Marin County Housing Authority

(1) \$12,560 or less for a family of two

(2) \$20,240 or less for a family of two

Project Independence

Project Independence is a Section 8 rental assistance program for people who are physically, mentally or developmentally disabled. Using funds channeled through the State, the Marin County Housing Authority and Community Mental Health Services select and assist individuals who are capable of independent living. The program allows disabled persons to live together or with an attendant. All of the Section 8 regulations apply. Thirty households are currently receiving assistance.

Table 5.4

PROJECT INDEPENDENCE

City	Households
San Rafael	18
Novato	6
Mill Valley	1
San Anselmo	1
Larkspur	2
Sausalito	1
Unincorporated	<u>1</u>
TOTAL	30

SOURCE: Marin County Housing Authority

Section 8 Moderate Rehabilitation

In order to encourage landlords who rent to low or moderate income families to repair apartments in need of repair, the Section 8 Moderate Rehabilitation program provides rent supplements to the landlord. The supplements provide extra income for a 15-year period, effectively allowing the landlord to receive HUD-designated fair market rent if he or she is not already receiving it. Currently, 30 units are served by the Moderate Rehabilitation Program.

Table 5.5

SECTION 8 MODERATE REHABILITATION

City	Total Units	Number of Bedrooms			
		Studio	1 Br.	2 Br	3 Br
San Rafael	8	0	0	5	3
Novato	20	0	7	13	0
San Anselmo	1	0	0	1	0
Fairfax	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL	30	1	7	19	3

SOURCE: Marin County Housing Authority

Public Housing Modernization

The Marin County Housing Authority receives capital funds from the Federal Government to improve and maintain apartments owned by the Housing Authority. During the last few years, extensive repairs and improvements have been made. They include new roofs, insulation and weatherization, landscaping, remodeled kitchens, storm sewers, and new appliances. Not only are the apartments improved, but the program also provides employment and on-the-job training for eligible lower income persons. The Housing Authority owns and maintains the following apartments:

Table 5.6

PUBLIC HOUSING MODERNIZATION

Apartment	Number of Units	Type of Resident
Marin City	300	Families
Venetia Oaks	36	Elderly
Homestead Terrace	28	Elderly
Golden Hinde	40	Elderly
Casa Nova	40	Elderly
Kruger Pines	<u>56</u>	Elderly
TOTAL	500	

SOURCE: Marin County Housing Authority

Direct Loans for Elderly and Handicapped Housing

Section 202 of the Housing Act of 1959 provides low interest loans to private, non-profit housing sponsors. The loans finance the construction of rental or cooperatively owned units for elderly or handicapped persons. The interest rate charged is based on the rate paid on Federal obligations (eg. treasury notes) during the previous fiscal year. Section 8 rental assistance payments are available for all of the units, but tenants need not participate in the Section 8 program. Table 5.7 lists the projects which have received Section 202 assistance.

Table 5.7

SECTION 202 CONSTRUCTION LOANS

Apartment, Location	Number of Units
260 Camino Alto Court, Mill Valley	24
West Marin Ecumenical Senior Housing, Pt. Reyes	25
Parnow House, Santa Venetia	72
Bee Street, Sausalito	6
Buckelew Houses, Fairfax	12
626 Del Genado Road, San Rafael	12
TOTAL	151

SOURCE: Marin County Planning Department

Rehabilitation Loans

Section 312 of the Housing Act of 1964 provided low-interest, long-term loans to eligible homeowners for the purpose of rehabilitating their property. The home had to be located in an Urban Renewal, Urban Homesteading, or Code Enforcement area. In Marin, the only such area was Waldo Point, which was designated as a Code Enforcement area. Although the program was geared to low

and moderate income homeowners, an applicant had to demonstrate the ability to pay back the loan and not be able to get comparable financing elsewhere. Only one homeowner received a loan among the several applicants from Waldo Point. HUD withdrew the Section 312 program from Marin shortly after that loan. No funds have been available to Marin since 1980.

Mortgage Insurance and Interest Subsidy for Homeowners

Section 235 of the National Housing Act allows HUD to provide mortgage insurance and monthly payments to lenders on behalf of low and moderate income homeowners. The subsidy payments allow mortgage interest rates to be as low as 8%. The homeowners must make monthly payments equal to 20% of their adjusted income in addition to at least a 3% down payment. The mortgage itself may not exceed \$47,500. The program is limited to families who earn less than 95% of the Bay Area median income. One further constraint is that the sale price of the unit must not exceed 125% of the mortgage limit, setting a maximum house price of about \$60,000.

The only Section 235 units are in Lanham Village in Novato. There are 82 families participating.

Community Development Block Grants

The CDBG program provides funds for a wide variety of housing, economic development, community facility, and public service projects. Each entitlement government may develop its own programs, but priority must be given to projects which benefit low and moderate income people. A formula determines the amount each government receives. Components of the formula include incidence of poverty, population, housing overcrowding, and age of housing units. Marin County will receive approximately \$1.8 million for fiscal year 1984.

The County has demonstrated its commitment to housing by earmarking half of its allocation to housing projects and services. Often, project sponsors will use CDBG funds as a "first piece" in a development package. They have been very successful in leveraging both public and private resources after a CDBG commitment has been made. Some of the many uses of CDBG funds include the following:

- Site acquisition for construction
- Building acquisition for conversion to housing
- Planning, design and engineering fees
- Infrastructure improvements
- Points for mortgage financing
- Rehabilitation of owner-occupied and multifamily housing
- Feasibility studies
- Housing counseling services, including equal opportunity enforcement.

In combination with other public and private funding sources, the CDBG program is the catalyst in Marin County's housing effort. Table 5.8 on the next page shows some of the projects assisted by CDBG funds.

Table 5.8

COMMUNITY DEVELOPMENT BLOCK GRANTS

Type of Project	Location	Units or Rooms	Recipient
Site Acquisition			
Lanham Village	Novato	154	Family, Owner
Skylark Meadows	Novato	37	Family, Owner
The Meadows	Novato	65	Family, Owner
Marion Park	Novato	168	Family, Rental
Rotary Manor	San Rafael	63	Elderly, Rental
San Rafael Commons	San Rafael	83	Elderly, Rental
Isabel Cook	San Anselmo	18	Family, Rental
Innovative Housing	Fairfax	36	Family, Rental
West Marin Senior Housing	Pt. Reyes Station	25	Elderly, Rental
Mutual Owner Builder	Pt. Reyes Station	10	Family, Owner
Building Acquisition and Rehabilitation			
Tam House	San Anselmo	11	Elderly, Rental
Briggin Home	San Rafael	4	Autistic Children
Horizon House	Unknown		
Innovative Housing	Larkspur	3	Family, Rental
MAWS Shelter		12	Women, Temporary
MAWS Second Step	San Rafael	10	Women, Temporary
Housing Center of Marin	San Rafael	12	Family, Temporary
Rehabilitation			
Residential Rehab Program	Countywide	30	Family, Owner
Mortgage Financing/Lease Payments			
Mutual Owner-Builder	Corte Madera	60	Family, Owner
Second Step (see above)			
Innovative Housing (see above)			
Skylark Meadows (see above)			
Feasibility Studies and Predevelopment Costs			
Owner-Builder Sites	Fairfax	14	Family, Owner
Potential Sites	Fairfax	6	Unknown
Potential Sites	San Anselmo	6	Unknown
Martin Luther King School	Sausalito	40	Unknown
Village Oduduwa	Marin City	25	Elderly, Rental
Bee Street	Sausalito	6	Elderly, Rental

SOURCE: Marin County Planning Department

Residential Rehabilitation Loan Program

Using Community Development Block Grant funds, the Marin County Housing Authority offers low interest property improvement loans to low and moderate income families who wish to repair their homes. To be eligible, families must earn less than 80% of the Bay Area median income and be willing to accept a lien on their home. Two types of loans are available, deferred and amortized.

Deferred loans, provided entirely by CDBG funds, carry a 4% interest rate and nominal monthly payment as low as \$5. The loan amount is due at maturity or when the house is sold, whichever comes first. The homeowners may be able to re-finance the loan when it is due.

Amortized loans involve a combination of CDBG and bank funds. They are a standard bank loan on which the recipient pays principal and interest. CDBG funds are used to write down the interest rate to between 4% and 10% or in some cases to provide collateral in the amount of the loan. The maximum loan amount through the rehabilitation program is \$15,000, and the maximum term is 15 years.

Table 5.9

RESIDENTIAL REHABILITATION LOANS

City	Applications	Loans Funded	Total Amount	Average Amount
San Rafael	39	20	\$221,545	\$11,077
Novato	42	16	194,000	12,125
Mill Valley	44	13	160,580	12,373
San Anselmo	69	20	237,479	11,874
Larkspur	23	5	65,000	13,000
Fairfax	34	12	153,586	12,799
Sausalito	9	2	51,600	25,800
Tiburon	3	2	28,000	14,000
Belvedere	2	1	13,400	13,400
Unincorporated	<u>185</u>	<u>67</u>	<u>804,500</u>	<u>12,007</u>
TOTAL	514	180	\$2,186,056	\$12,145

SOURCE: Marin County Housing Authority

NOTE: Program totals as of January 31, 1984. The average loan amount in Sausalito exceeded \$15,000 because funds were combined from another source.

Case Studies: Housing Projects

Rotary Manor (West End School), San Rafael

Rotary Manor is a 63-unit rental housing development in San Rafael for low-income elderly and handicapped people. It consists of the former West End School, converted into 15 apartments, plus two new buildings, each with 24 units. The project was conceived, planned, developed, and sponsored by the San Rafael Rotary Club, whose members contributed cash, materials, and services to make the project feasible. The Rotary Club raised over \$120,000 in cash for planning, architecture, and other costs, and Club members provided materials and services such as lumber, hardware, heating equipment, cement work, roofing, and landscaping—some at no charge and some at cost.

Sources of Financing

In addition to the cash and in-kind support from the Rotary Club, other organizations contributed substantial resources to make the project feasible. The San Francisco Foundation provided a \$1.5 million loan at 8.5% interest with a 30-year term. The San Rafael Redevelopment Agency purchased the site from the San Rafael School District with \$570,000 in Community Development Block Grant funds and then sold it to the Rotary Club for \$1.

Public-Private Partnership

Rotary Manor is unique not only for the creative re-use of a school building and yard, but also because of the cooperation of several public agencies and private groups. The private contributions enabled the project to be affordable to low-income tenants without the standard government subsidies. Rents are guaranteed to remain at \$275 per month until at least 1986.

Isabel Cook Apartments, San Anselmo

A surplus school in San Anselmo provided another opportunity for a creative solution to Marin County's housing needs. The Housing Development Finance Corporation, (HDFC), an affiliate of the Housing Authority, developed 18 rental units for the elderly, disabled, and families. After demolishing several supplementary classrooms located behind the main school building, HDFC used the foundation to construct two units for the elderly, two units for the disabled, six two-bedroom family units and eight three-bedroom family units. The Housing Authority owns and manages the apartments.

Source of Financing

Marin County allocated \$393,145 in Community Development Block Grant funds to the Town of San Anselmo to purchase the school from the San Anselmo School District. (Additional CDBG funds were provided to convert the main building into a community center.) The San Francisco Foundation offered a \$275,000 grant for construction costs. California Rental Housing Construction Program, administered by the State Office of Housing and Community Development, provided an \$810,000 zero-interest loan, due in thirty years.

Inter-Agency Cooperation

The Town of San Anselmo provided leadership in developing the project. It purchased the school and transferred the property to HDFC, and sponsored a referendum, required by Article 34 of the State Constitution, for voter approval. The County, San Francisco Foundation, and Housing and Community Development

cooperatively provided the necessary funds. After receiving title to the property from HDFC, the Housing Authority now manages the apartments.

Lanham Village, Novato

Lanham Village is 154 unit condominium complex located on Hamilton Air Force Base in Novato. The units were formerly officer's housing built in 1941. The Air Force declared the property surplus in 1974 and transferred title to the Federal Department of Housing and Urban Development. The houses remained vacant until the Marin County Redevelopment Agency acquired the property from HUD. The Redevelopment Agency then sold the property to Ecumenical Association for Housing (EAH), a non-profit housing developer. EAH rehabilitated the units before converting them to condominiums.

Sources of Financing

Marin County offered \$200,000 of Community Development Block Grant funds to assist purchase of site. The federal Department of Housing and Urban Development provided FHA mortgage insurance on all units plus Section 235 mortgage interest subsidies to 82 of the units. A construction loan of \$8 million was made to EAH by the First Interstate Mortgage Company. First Interstate also originated and serviced the mortgages loans. The Redevelopment Agency created a pool of money for mortgages by issuing \$9.3 million of tax-exempt bonds. Down payments for potential homeowners were assisted by \$907,000 grant from the San Francisco Foundation.

Making Home Ownership Affordable:

In a county of very high home prices, making home ownership affordable requires a substantial amount of financial assistance from a variety of sources. In addition to the direct contributions list above, two indirect contributions from the federal government helped keep the project affordable. The Redevelopment Agency acquired the site at a price substantially lower than the General Services Administration could have received had GSA chosen to sell the property for commercial uses. The treasury helped keep financing costs low by allowing the tax-exempt bonds. In addition to granting the required approvals, the City of Novato participated by assigning its bond financing allocation to the Redevelopment Agency.

Tam House, San Anselmo

Tam House represents a unique approach in housing for elderly persons. The Ross Valley Ecumenical Housing Association acquired and remodeled a single-family house to provide a shared living environment for ten elderly people. Each person has his or her own bedroom and lavatory, but shares the living room, kitchen, and laundry. Two or three persons share a bathroom. For a monthly rent of \$375 Ross Valley EAH also provides breakfast and dinner. Not only is the house located near shopping and transportation near downtown San Anselmo, but the house and one bathroom are also wheelchair accessible.

Sources of Financing:

Marin County allocated \$264,400 in Community Development Block Grant funds to acquire and remodel the house. The San Francisco Foundation donated \$166,200 for remodeling the main house and construction of an addition.

An Innovative Approach to Housing:

Tam House is an innovative approach to housing for elderly persons. Unlike an apartment complex, the single structure provides a more home-like atmosphere with many opportunities for personal interaction. The meal service is an added bonus.

ENERGY CONSERVATION

The fourth of four goals in the Marin Countywide Plan calls for the County to "achieve a sustainable energy future ... by reducing total energy demand and by replacing total dependence on imported, non-renewable energy resources with reliance on local, renewable energy resources." The plan went on to specify a quantified objective: "reduce total non-renewable, primary energy use in the county to 50% of current use by the year 2000."

According to a 1978 survey, the residential sector consumed 13 trillion BTU's of energy, 38% of the county's total energy consumption (13 trillion BTU's are contained in 103 million gallons of gasoline). The objective is to reduce this consumption by half to 6 trillion BTU's annually by the year 2000. If this objective is obtained, residential uses will account for 35% of the county's total energy consumption.

The energy element of the Countywide Plan states policies and implementation measures designed to encourage conservation and a shift to renewable energy resources. In establishing a positive role for local government, the plan offers the following reasons for involvement:

1. Local government controls land use patterns and building type and construction.
2. Local government is closer to the people and can facilitate behavioral changes.
3. Local government deals with the characteristics of its particular environment and can identify specific solutions to the energy problem that respond to local needs.

The fundamental responsibility of the County is to inform and assist residents in their efforts to increase energy efficiency. A second responsibility is to facilitate energy efficiency by removing institutional barriers. In assuming an active stance, the County has adopted several ordinances.

Ordinances

Solar Access

The County has adopted a solar access ordinance which implements the state Solar Rights Act of 1978. The Solar Rights Act includes the following provisions:

1. It prohibits local ordinances or regulations which restrict the installation of solar energy systems.
2. It requires that tentative subdivision maps provide for natural heating and cooling opportunities to the extent feasible.
3. It allows local governments to adopt an ordinance requiring the dedication of easement for solar access as a condition of subdivision approval.
4. It makes void any restriction in a private property contract which restricts the installation or use of solar energy systems.

The County's ordinance calls for solar orientation of all structures in a subdivision unless certain conditions exist which render such orientation infeasible. Orientation issues are settled at the tentative map stage of the

approval process. The ordinance also allows for solar easements to ensure that solar energy collectors or structural design features have access to sunlight for specified periods of time.

Energy Audits

The County also adopted an ordinance which required an energy audit of houses for sale. It was implemented on a trial basis for one year. At the end of the trial period the ordinance was repealed. Currently, an energy audit is a voluntary action undertaken by the individuals involved in the transaction. The County provides information on conservation and energy efficiency measures.

Programs

Home Weatherization

In cooperation with Pacific Gas and Electric Company, the County published a guide explaining how homeowners could save money by installing simple energy conservation measures. The easy-to-read, well-illustrated booklet recommended a number of cost-effective improvements which handy homeowners could do themselves. Among the suggestions were caulking exterior fixtures, weatherstripping windows and doors, insulating attics, heat ducts and hot water heaters, installing low-flow showerheads, and covering pools and hot tubs.

Using funds from the federal departments of Energy and Health and Human Services, and the San Francisco Foundation, Marin Citizens for Energy Planning installs energy-saving features for qualified homeowners. MCEP serves low income homeowners who might not otherwise be able to implement all the energy-saving measures MCEP recommends.

Housewarming Project

Using San Francisco Foundation funds, the County contracted with the Marin Conservation Corps who trained community volunteers and employed young people to weatherize homes. Many of the energy conservation measures implemented were those published in the booklet, A Do-it-Yourself Guide to Weatherization in Marin County. A demonstration project in the San Geronimo Valley resulted in the weatherization of 90 homes and two schools. A second grant resulted in the weatherization of an additional 150 homes.

Voluntary Point System

In cooperation with the Board of Realtors, the County received a demonstration grant to develop a voluntary home energy rating system. Using the checklist, a prospective homebuyer will be able to determine how energy efficient a house is. The point system will be developed under the auspices of the California Energy Commission.

Rehabilitation Loans

The Housing Authority encourages energy conservation measures via the residential rehabilitation loan programs. Low interest loans enable low-income homeowners to install insulation, weatherstripping, and energy-conserving heating systems as part of the rehabilitation package.

CONSTRAINTS

State law requires local governments to document constraints upon the maintenance, improvement, or development of housing. Included in this section will be both governmentally-imposed and market constraints.

Governmental Constraints

Proposition 13

A citizens' initiative, passed in 1978, Proposition 13 limits the property tax of residential units to 1% of market value. Units existing at the time of the proposition had their tax assessment rolled back to the 1975 assessed value. There have been many repercussions for local government in the years following this measure, primarily service and program cutbacks.

A broad effect on the economy has been a shift in the marginal costs of growth to new development and new residents. Owners and renters of housing built after 1978 are paying a higher proportion of the total economic costs of their units than are people who purchased prior to 1978. Examples of additional costs include the following:

- a. Differential Taxation: Because housing is assessed at its market value at the time of sale, homeowners with comparable houses in the same neighborhood may be paying different amounts of property tax. A house that has not changed ownership since 1978 would be assessed at its 1978 value, say \$60,000. The owner would be paying a maximum of \$662 in 1983 in property taxes. If a comparable house changed hands in 1983, a probable selling price of \$180,000 would result in taxes of \$1,800 in 1983.

Differential taxation provides a strong disincentive for elderly people to leave their large, underutilized houses. The increased cash-flow burden of taxes on a new, smaller home may place an unacceptable burden on their often limited incomes.

- b. Permit and Plan Approval Fees: With local government revenues curtailed, the cost of processing building permits, master plans, and other documents has been shifted to developers and home owners. The Marin County Planning Department sets its fees to recover 60% of the costs of permit processing. For many years, Building Inspection has had its fees set to fully recover costs. The fee schedule set by the Board of Supervisors is in Appendix E.
- c. Water and Sewer Hook-Up Fees: Large one-time fees are assessed for water and sewer hook-up to help defray capital expenses.
- d. Traffic Mitigation Fees: With reduced government funding for street and highway improvements, municipalities are now assessing developers extra fees to be used for upgrading traffic-related facilities (e.g. adding a lane to a highway).
- e. Reduced Housing Assistance: Local governments now have little capability to financially assist housing developments for low and moderate

income families. For example, a local rental assistance program, Rebate for Marin Renters, may be discontinued because the San Francisco Foundation grant requires matching funds from local governments.

Development Standards

With increased concern for ecologically sensitive development, energy conservation and high quality housing, the state has passed a number of laws which have the effect of raising the costs of new construction. These costs are passed on to the consumer via increased prices and rents. Implementing the laws has resulted in a longer project review process and a greater possibility of numerous restrictions being placed on the project. Generally the restrictions result in lower density and higher prices. (The project review process is described in the following chapter.)

California Environmental Quality Act (CEQA)

With the intent of promoting environmentally sensitive development, the state legislature has required that new development and changes in existing land uses be subject to environmental review. By restricting the supply of buildable land and increasing the length and complexity of the permit approval process, environmental regulations increase the cost of developing housing. Of course, this increased cost should be weighed against the benefits of the regulations. In many cases the regulations are clearly cost-effective. For example, if they prevent construction in flood zones or on unstable soil, the future savings clearly outweigh the cost of regulation. But at the other extreme, environmental regulations can impose unnecessary delays and additional costs on environmentally sound projects. The public hearing process, which may be very time-consuming for controversial projects, results in delays and the likelihood of greater restrictions placed upon the developer.

Article 34

Part of the State Constitution, Article 34 requires that housing projects sponsored by a public body be approved by a majority of the residents in the jurisdiction. Unpopularity of some publicly-sponsored projects resulted in their being denied via referendum. (In Marin, however, more have been approved than denied.)

Reduced Federal Support

The most significant constraint to providing affordable housing is the declining amount of federal funds for housing. Popular programs which have long been mainstays of the federal housing effort are either being eliminated or cut back. Federal policy is shifting from an emphasis on "deep subsidies" for new construction to "shallow" subsidies for existing housing.

In an era in which a variety of factors have pushed the cost of housing beyond the reach of low- to moderate-income families, cutbacks in State and Federal programs and anti-development actions by citizens have severely limited the ability of local government to assist people who need it most.

Market Constraints

Expensive land

The relatively scarcity of buildable parcels, especially in southern Marin, coupled with the great demand for sites, has driven prices to very high levels. Land is not only expensive in absolute terms, it has also become a much higher percentage of the total price of new construction. The price differential between new homes in Marin and that of other suburban counties can be explained by the price differential of raw land and site preparation.

Expensive Site Preparation

As most urban areas approach build-out (all available parcels built upon), site preparation costs rise dramatically. These remaining parcels have expensive-to-overcome natural constraints such as steep slopes, unstable soils, or propensity to flooding.

High and Unstable Interest Rates

Both builders and homebuyers have suffered high interest rates in the last few years. In anticipation of renewed inflation, lenders have kept long-term mortgage interest rates between 12.5% and 13.5% at a time when inflation is increasing at 3% to 5% per year. A few percentage points on a thirty-year mortgage translates into hundreds of dollars of annual interest payments for a family, often the difference between buying or not.

Filtering Up

Filtering up is the term which describes the process of increasingly affluent families occupying a house during its usable life. Filtering up characterizes the history of Marin's housing market.

Traditionally, as a family's income rises, the family chooses to move to a more expensive house, selling their existing house to a less affluent family, less affluent because a used house traditionally does not command as high a price as a comparable new one. The process of passing a house to families of ever lower incomes is filtering.

Marin, however, is considered such a desirable place to live that families are willing to pay increasingly higher prices to live here. In today's market, a house is more likely to be sold to a family whose income is higher than that of the existing resident's. A Marin house "filters up" to ever more affluent families during its usable life.

THE COUNTYWIDE PLAN AND LAND USE

The goals and policies of the Countywide Plan are designed to achieve a high quality urban environment within a minimally altered natural environment. Urban communities, located primarily along Highway 101 in the eastern portion of the county, are to provide a balance of housing, employment, cultural and recreational opportunities. The inland agricultural corridor is to be the locus of Marin's extensive dairy and livestock operations. Open space, recreational areas and small villages compliment agriculture in this part of the county. The Coastal Recreational corridor consists primarily of publicly owned open space, agricultural operations and villages. The zoning and development policies adopted by the County are designed to encourage the land uses appropriate to these three distinct areas of the county.

Through the Countywide Plan and Urban Service Area policies, the County has defined the proper role of city and County governments and created land use controls which implement the policies. Cities are to be the primary providers of urban services. Development within and adjacent to cities should be of sufficient intensity to ensure the cost-effective provision of services. The County is primarily responsible for managing the inland rural and coastal recreation corridors. Development intensity is to be low in order to protect existing agricultural and recreational/open space uses. Unincorporated villages are to retain their rural or semi-rural character by remaining geographically small with low density development.

To implement these policies, the County has zoned land within its jurisdiction at relatively low densities. Agricultural areas contain zones with an allowable density as low as one unit per sixty acres. In the urban corridor the County has zoned land adjacent to cities at semi-rural densities. This is to discourage developers from developing under the County's jurisdiction and encourage them to annex the property to the nearby city. City zoning regulations allow for more intensive development, reflecting the surrounding land uses. If the parcel is not to be annexed, the County still offers the city "first right of review." The parcel may be rezoned and developed at urban levels of intensity and included in the city's Urban Service Area.

In addition to the Urban Service Area policy, the County also encourages ecologically sensitive development by using flexible zoning classifications such as the planned district. Through the use of the Master Plan, a developer may maximize the development potential of environmentally sensitive parcels. A common means of maximizing potential is for the County to allow clustered development upon the buildable portion(s) of the parcel and leave areas with flood hazards, steep slopes or unstable soils undisturbed. Although most planned districts within unincorporated areas are zoned for low density development, when cities exercise their first right of review the density may be increased.

THE PROJECT REVIEW PROCESS

Stage One: Receipt of Application

When the Planning Department receives an application, it first checks for completeness. There must be enough material presented so that decision-makers and the public have a clear understanding of the applicant's intentions. Conceptual plans such as a Master Plan require less detail initially than a Design Review or Tentative Subdivision Map. Within thirty (30) days the Department must notify the applicant of the completeness of the materials submitted. Within one year, the County is required to make a decision on the application (under County Ordinances, some projects must be decided upon before one year has elapsed).

Stage Two: Environmental Review

As required by the California Environmental Quality Act, the environmental review must examine the impacts of the proposed project. Environmental documents are intended to outline the significant impacts, and their potential mitigation, and evaluate development alternatives and their impacts. The documents range in detail from a Negative Declaration of Environmental Impact up to a full Environmental Impact Report.

Within forty-five (45) days of accepting an application as complete, the Environmental Coordinator shall determine the level review required. If a Negative Declaration or mitigated Negative Declaration is recommended, then the project is scheduled for a decision. Planning staff sends out public notices and prepares a staff report which describes the project, the issues and recommended actions. If additional environmental work is necessary (Expanded Initial Study, Environmental Impact Report), the County contracts with a consultant to prepare the report. Copies of the report are then circulated for public review and comment.

The environmental review is considered at a public hearing by those taking action on the project: Deputy Zoning Administrator, the Planning Commission, and/or Board of Supervisors. Where action on a project is taken by Planning staff, a Negative Declaration may be approved without a public hearing based on public notice, comment and review.

Some minor projects such as an addition to an existing house or the construction of a single house on an existing lot, are exempt from environmental review by state law. Also if a project has already been reviewed, later plan reviews do not require environmental review, unless there is a change in the nature of the project.

Stage Three: Considering the Merits of the Project

After the environmental review has been completed, the project is reviewed at noticed public hearings (some types of minor projects may be reviewed by Planning staff without a public hearing). At public hearings, individuals and agencies may speak in support, opposition or about desired conditions of approval for a project. Major projects, such as a Master Plan, require public hearings before the Planning Commission and Board of Supervisors. Other types of applications may be decided upon by the Deputy Zoning Administrator or Planning Commission. The applicant reserves the right to appeal the decision.

Copies of the staff report are made available to interested people prior to the hearing. Planning Department files are public and anyone may examine an application.

RESIDENTIAL DEVELOPMENT POTENTIAL

In cooperation with the local governments of Marin County, the Association of Bay Area Governments (ABAG) performed a local development policy survey in the summer of 1983. The survey reviewed local general plans, development policies, and zoning regulations for the purpose of providing an estimate of the development potential of vacant land. These factors, plus the results of the County's vacant land survey, were incorporated into Projections '83, a forecast of the expected growth of population, housing, and employment for the twenty years between 1980 and 2000.

The study area for each jurisdiction was the incorporated city or town plus the surrounding unincorporated area in the jurisdiction's "urban service area" or "sphere of influence." These broad geographical areas, defined by the Local Agency Formation Commission (LAFCO), contain land in which the city has a planning interest.

The report produced after the survey listed the number of acres and number of units for the following types of development: residential, local-serving, basic, and mixed use. Residential development is housing of all types. Local Serving uses include commercial enterprises such as restaurants, offices, and stores, institutions such as churches, hospitals, and local government facilities, and infrastructure uses such as utilities, communications, and transit which serve the resident population. Basic development includes manufacturing, transportation, or institutional land uses that serve a regional, state, or national market. The goods and services are produced for export. Mixed use development is a combination of two or more of the above-listed types of development. An example would be a building that has shops or offices on the first floor with apartments on the second or third floors.

ABAG also classified the land supply according to its development potential. Land with high potential had projects which were recently built, under construction, recently approved, or likely to be approved.

Land with medium potential included projects that are planned for development between 1985 and 1990 and sites which are ready for development with services and infrastructure in place. Land with low potential includes sites which may be developed but have environmental or service/infrastructure constraints that cannot be resolved in the near future. Large-scale projects with long lead times are included in this category also.

Policy Survey Conclusions

After reviewing the amount of vacant land, local plans, development policies, and zoning regulations, ABAG calculated the development potential of Marin County, expressed in number of housing units. Given present general plans, policies, and zoning, Marin has enough vacant land with the potential to meet all of its expected housing needs through the year 2000. The five conclusions ABAG published in its report are:

1. There are at least 24,251 acres of land available for development activity in Marin County. This estimate includes 976 acres with rebuilding or conversion potential.
2. The available land supply for urban and suburban development is concentrated in the county's "city-centered corridor" communities.
3. The potential for residential development, excluding mixed use acreages and units, is 22,302 acres. This land can support 24,977 housing units.
4. Planned residential densities in Marin tend to be low, with the lowest densities in unincorporated rural areas.
5. Some communities are planning for mixed uses, combinations of residential, local-serving, and/or basic development activities.

Table 8.1 lists the number of gross acres of available land by type of use in each of the local government planning areas. By "gross acres", ABAG means that the specified acreage is available for a given use but the sites may not be developed to their maximum potential if natural constraints such as steep slopes, unstable soils or flood hazards exist.

Table 8.2 lists the potential number of acres available for housing and the potential number of units in each of the local government planning areas. Both acreage and units are classified high, medium, or low according to development potential.

Table 8.1

LAND AVAILABLE FOR DEVELOPMENT
Marin County and Cities, 1980-2000

Gross Acres of Available Land by Type

	Residential	Local-Serving	Basic	Mixed Uses	Total
San Rafael	2,063	413	191	94	2,761
Novato	5,424	378	550	43	6,395
Mill Valley	800	18	0	1	819
San Anselmo	222	2	0	0	224
Larkspur	435	66	0	0	501
Corte Madera	295	69	3	0	367
Fairfax	347	4	0	1	351
Sausalito	237	88	2	21	348
Tiburon	1,856	3	0	0	1,859
Ross	20	0	0	0	20
Belvedere	6	1	0	0	6
Unincorporated	<u>10,597</u>	<u>3</u>	<u>0</u>	<u>0</u>	<u>10,600</u>
TOTAL	22,302	1,044	746	159	24,251

SOURCE: Association of Bay Area Governments, Local Development Policy Survey.

NOTE: Acreage land figures for the cities include unincorporated land within the cities' Urban Service Areas or Spheres of Influence.

Table 8.2

RESIDENTIAL DEVELOPMENT POTENTIAL
Marin County and Cities, 1980-2000

	<u>High Potential</u>		<u>Medium Potential</u>		<u>Low Potential</u>		<u>Total Potential</u>	
	Acres	Units	Acres	Units	Acres	Units	Acres	Units
San Rafael	723	1,430	1,340	4,135	0	0	2,063	5,565
Novato	1,079	2,474	3,807	7,466	538	269	5,424	10,209
Mill Valley	250	523	537	508	13	108	800	1,139
San Anselmo	129	159	93	96	0	0	222	255
Larkspur	77	625	358	662	0	0	435	1,287
Corte Madera	186	542	95	243	14	64	295	849
Fairfax	22	117	289	343	36	222	347	682
Sausalito	0	0	237	959	0	0	237	626
Tiburon	250	438	1,577	1,398	29	138	1,856	1,974
Ross	5	5	15	15	0	0	20	20
Belvedere	0	0	6	17	0	0	6	17
Unincorporated	0	0	10,597	2,354	0	0	10,597	2,354
TOTAL	2,721	6,313	18,951	17,863	630	801	22,302	24,977

SOURCE: Association of Bay Area Governments, Local Development Policy Survey.

NOTE: Acreage and units for the cities include unincorporated areas within the Cities' Urban Service Area or Spheres of Influence.

With existing general plans, development policies, and zoning regulations, Marin County has enough land to accommodate twice its total projected housing need between 1980 and 1990. If the sites with low potential are developed the county could provide enough housing units to accommodate all of its expected growth between 1980 and the year 2000.

MARIN COUNTY ACREAGE

January 1, 1983

<u>Total County</u>	<u>Acres</u>
Land Area	332,928
Water Area	55,424
TOTAL	388,352

Public Use Land

Federal Parks	91,760
State Parks	12,853
Marin County Parks	2,115
Marin Watershed (MMWD & NMWD)	22,731
County-wide Open Space	12,560
Tidelands, Marshlands, Mudflats	10,000
TOTAL	152,019

Other Tax Exempt Land

Church and Welfare	10,813
Military	1,837
TOTAL	12,650

Contract Restricted Lands

Agricultural Preserve Contracts (Williamson Act)	90,914
Private Open Space Contracts	2,529
TOTAL	93,443

<u>Summary</u>		<u>% of Total Acreage</u>	
Total acreage in County of Marin		100%	388,352
Less: Water Area	55,424	= 14.3%	
Public Use Land	152,019	= 39.1%	
Other Tax Exempt Land	12,650	= 3.3%	
Contract Restricted Land	<u>93,443</u>	= 24.1%	<u>313,536</u>
TOTAL available non-restricted land		19.3% =	74,816

GOALS

The Marin Countywide Plan has four goals which provide philosophical guidance in policy and decision making:

- Goal 1: Discourage rapid or disruptive population growth, but encourage social and economic diversity within communities and in the County as a whole.
- Goal 2: Achieve greater economic balance for Marin, by increasing the number of jobs and the supply of housing for people who hold them.
- Goal 3: Achieve high quality in the natural and built environments, through a balanced system of transportation, land use, and open space.
- Goal 4: Achieve a sustainable energy future by reducing total energy demand and by replacing total dependence on imported, non-renewable energy resources with reliance on local, renewable energy resources.

POLICIES

Existing Policies

Land Use

Concentrate commercial and high-density residential development in high-intensity, transit-accessible nodes, rather than allowing sprawl or continuous strip development along freeway corridors.

Include housing in non-residential areas, where appropriate.

Relate new development to existing community character, to community centers and transportation.

Encourage developments that fit into and enhance the natural environment, rather than destroying or disrupting it.

Growth Management

Regulate the locations and rates of residential growth, in accordance with the goals of the plan.

Social and Economic Diversity

Maintain the ratio of low- and moderate-income housing supply, in a dispersed rather than concentrated pattern and in conjunction with regional housing policies. This will be done by voluntary measures to limit prices and rents in existing housing and by including low- and moderate-income units in new developments.

Offer incentives to private development, such as higher densities in appropriate locations and modification of site improvement standards, where suitable, in order to achieve social and economic diversity in housing.

Retain and increase the supply of family-size units in multiple structures.

Expand public and non-profit sponsored housing programs.

Using precise criteria and assuming neighborhood acceptance, permit second units in selected single-family areas with emphasis on meeting the needs of low and moderate income housing. The County shall initiate a review of its experience with its unit ordinance, and shall make recommendations as appropriate.

Preserve and rehabilitate older housing, without significantly increasing costs to low- and moderate-income present residents.

Establish a city-county land bank to secure suitable sites for low- and moderate-income housing.

Energy

Provide for solar access in the placement, orientation and design of all new housing units.

Include passive solar design and energy conservation measures in new housing developments.

Condominium Conversions

Conversion of apartment units to condominiums shall be prohibited when a housing emergency exists. A housing emergency is defined by a countywide rental vacancy rate of 5% or lower and a multifamily rental proportion of less than 25% of the total housing stock. When no housing emergency exists, conversions may be allowed if sufficient provisions are made for inclusion of units for low- and moderate-income households, upgrading of units to condominium standards and adequate notification of and relocation assistance for existing tenants.

New Policies

Social and Economic Diversity

Encourage the construction of manufactured housing.

Encourage programs which respond to the special housing needs of female-headed households, large families, the elderly, the handicapped and farm workers.

Energy Conservation

Provide information and financial support, if possible, to families who wish to make their homes more energy efficient.

Equal Opportunity

Promote equal opportunity in the housing market for all persons regardless of race, color, religion, sex, age, marital status, ancestry or national origin, and act promptly resolve cases of alleged discrimination.

Support efforts of housing service organizations who provide information and referral to low-income families seeking housing opportunities.

Accessibility

Encourage the development of new housing accessible to the handicapped, and encourage the removal of architectural barriers in existing housing. Provide financial assistance to eligible low income families and individuals.

OBJECTIVES

According to its goals and policies, the County of Marin will provide for the construction of new housing and the maintenance and conservation of existing housing by utilizing its public powers and all available financial resources.

As it has in recent years, the County will pursue all opportunities to facilitate the provision of housing for families at low income levels. In addition to the continued use of existing programs, the County will take advantage of any new opportunities in coming years to further its housing objectives.

Table 12.1 lists the Marin's housing objectives by type of program for the time period 1985 - 1990. Listed with each program are the agency responsible for the program's implementation and the maximum number of housing units or households which will receive assistance.

When projecting the impact of a program into the future, it is necessary to make some assumptions about future conditions. For example, the County may assume that a given federal housing program will continue to be funded at a certain level. This assumption in turn determines how many housing units could be assisted.

Although the Housing Element contains information about the entire county, the County Government has jurisdiction only over unincorporated areas. Therefore, the objectives will apply only to unincorporated areas. Each city or town will specify its objectives in its Housing Element. ★

Table 12.1

HOUSING OBJECTIVES

Programs Which Provide New Units

Program: Inclusionary Ordinance 100
Responsible Agency: Planning Department, Housing Authority
Assumptions:

Based on development trends of the previous five years, the County projects a growth rate of 300 units per year for the next five years. Assuming that two-thirds of the new units will be in subdivisions of 15 or more units, there is a potential for 100 inclusionary units (10% of 1000 = 100). At a minimum, the inclusionary housing program serves moderate income families. If it is financially feasible to do so, low income families will also be served.

Implementation Date: July 1, 1984 - July 1, 1989

Program: Second Unit Ordinance 50
Responsible Agency: Planning Department
Assumptions:

During the first year of the second unit ordinance, the County has received 15 applications. If that rate of interest continues the County expects to receive 75 applications during the next five years. Of these, an estimated maximum of 50 may be approved. The second unit ordinance was designed to serve low- and very low-income persons.

Implementation Date: July 1, 1984 - July 1, 1989

Program: Section 202 Loans	50
Responsible Agency: Non-profit housing developers	
Assumptions:	
In the past few years Marin's non-profit housing developers have been successful in receiving funding. (An underlying assumption is that the Federal Government will continue to fund Section 202.). Two projects of 25 units each are projected to be built.	
Implementation Date: July 1, 1984 - July 1, 1989	
Program: Community Development Block Grants	100
Responsible Agency: Planning Department	
Assumptions:	
The County expects CDBG funding to continue through the 1980's. Based on the number of feasibility studies underway and the recent rate of construction, a maximum of 100 units could be built in the unincorporated area during the next five years. The CDBG program serves low- and very low-income households.	
Implementation Date: July 1, 1984 - July 1, 1989	
Program: Construction Bonds	30
Responsible Agency: Housing Authority	
Assumptions:	
If developers can be encouraged to participate, the County plans to issue tax-exempt bonds for the purpose of subsidizing the construction financing of new apartment units. As a requirement for participation in the bond program, developers would set aside 20% of the units for low income households. The Housing Authority is trying to combine 100 to 150 units for a bond issue valued between \$5 and \$10 million. Assuming 150 units are built and developers offer 20% of the total, 30 units would be available for low income families.	
Implementation Date: January 1, 1986	
Program: Mortgage Revenue Bonds	25
Responsible Agency: Housing Authority	
Assumptions:	
If Congress and the state legislature authorize local governments to issue tax-exempt bonds for public purposes, the County will issue bonds to create a pool of money for mortgages. Details of the program may differ from the previous issue, but it is probable that the mortgages will be available to first-time home buyers on newly constructed units. The size of the bond issue is expected to be large enough to assist 250 units. Unless there are price restrictions placed on the new units, they will be affordable only to above moderate-income households.	
Implementation Date: July 1, 1986	
Program: Private Construction	1500
Responsible Agency: Planning Department	
Assumptions:	
During the last five years an average of 300 permits have been granted per year. About two-thirds of these units were single family; one-third were multifamily. If this ratio continues, of the 1500 expected units, 1075 will be single family; 425 will be multifamily. Privately built, market-rate units serve above moderate income families. Some units may be available for moderate income families in addition to those	

required by the County's inclusionary ordinance.
Implementation Date: July 1, 1984 - July 1, 1989

Programs Which Provide Rental Assistance

Program: Section 8 Rental Assistance 42

Responsible Agency: Housing Authority

Assumptions:

Currently, 37 of the 836 Section 8 recipients live in unincorporated areas. Applying this ratio to new applications will result in an additional 5 participants who live in unincorporated areas. The total number of households served will be 42. The County assumes that even if the Section 8 program does not continue in its present form, it will be replaced by a comparable program that will serve the same groups. Section 8 serves low-and very low-income households.

Implementation Date: July 1, 1984 - July 1, 1989

Program: Project Independence 0

Responsible Agency: Housing Authority

Assumptions:

The Housing Authority received an additional 6 certificates to assist disabled individuals. It is unlikely that any of the persons will reside in the unincorporated area.

Program: Rebate for Marin Renters unknown

Responsible Agency: Housing Authority

Assumptions:

The Housing Authority submitted an application to the San Francisco Foundation for continued funding of the rebate program. The foundation grant requires matching funds from local governments. Although several jurisdictions have expressed support for the program, none has allocated any matching funds at this time.

Programs Which Rehabilitate Existing Units

Program: Residential Rehabilitation Loan Program 150

Responsible Agency: Housing Authority

Assumptions:

Using CDBG funds, the Residential Rehabilitation Loan program has assisted an average of 30 households per year. This projection is based on the assumption that the program will be funded at a level which will allow this rate to continue.

Implementation Date: July 1, 1984 - July 1, 1989

Program: Public Housing Modernization 500

Responsible Agency: Housing Authority

Assumptions:

The Housing Authority is expected to continue receiving funds for its modernization program. CDBG funds will supplement other federal allocations.

Implementation Date: July 1, 1986

Program: Housewarming Project 600

Responsible Agency: Planning Department

Assumptions:

If private funding is continues, the Planning Department will proceed to Phase III of its weatherization program. The expected grant will allow 1200 units to be assisted, about half of which will be in unincorporated areas.

Implementation Date: January 1, 1987

Program: Home Weatherization

200

Responsible Agency: Marin Citizens for Energy Planning

Assumptions:

If their present level of funding continues, MCEP is expected to weatherize approximately 90 units per year for the next five years. Just under half of the 450 units are projected to be in unincorporated areas.

Implementation Date: January 1, 1987

Programs Which Provide Housing Services

Program: Housing Information and Referral Services

Responsible Agency: Housing Center of Marin, Ecumenical Association for Housing, Marin Center for Independent Living, Housing Authority

Assumptions:

With continued federal, state, and local support, these agencies will serve as housing information resource and referral centers.

Implementation Date: July 1, 1984 - July 1, 1989

Program: Equal Opportunity Enforcement

Responsible Agency: Housing Center of Marin

Assumptions:

The Housing Center of Marin will provide equal opportunity information and counseling services. Also, the Housing Center will employ "testers" to document alledged discrimination. (For example two testers will apply for an apartment whose landlord is reported to discriminate. One tester will have the attribute discriminated against, the other tester will not. Each tester will report the results.)

Implementation Date: July 1, 1984 - July 1, 1989

Program: Emergency Shelter

Responsible Agencies: Housing Center of Marin, Marin Abused Women's Services

Assumptions:

With continued public and private support, the Housing Center of Marin will provide temporary shelter for families and single mothers who have been forced to leave their homes due to circumstances beyond their control, or who after arriving in Marin have no place to stay. Marin Abused Women's Services will provide temporary accommodations for women who are victims of domestic violence.

Implementation Date: July 1, 1984 - July 1, 1989

Program: Landlord Tenant Mediation Services

Responsible Agency: Citizen's Service Office

Assumptions:

The County will continue to support mediation services. Counselors help resolve disputes between landlords and tenants over such issues as security deposits, rent increases, and discrimination. July 1, 1984 - July 1, 1989

APPENDIX A

AN EVALUATION OF THE 1979 HOUSING ELEMENT

The Housing Element of Marin Countywide Plan, written in 1979, specified that the unincorporated area of Marin should have 631 units available for low income households by 1985. Through its programs the County has provided for 203 units. There is also an unknown number of unauthorized second units which may be occupied by low income households. Table A lists the projects and number of units.

Table A

HOUSING NEEDS AND ACCOMPLISHMENTS Unincorporated Marin County, 1980-1985

Units	Project
631	Unmet Housing Need
24	Mill Valley Corporation Yard
72	Parnow House
25	Village Oduduwa
25	West Marin Senior Housing
10	West Marin Mutual Owner-Builder
19	Headlands II inclusionary units
<u>28</u>	Proposed inclusionary units
203	TOTAL

Although as of June 1, 1984 the County is falling short of its quantified unmet need, it would be inappropriate to say that the County's programs are not successful. The primary source of County funds for new construction is the Community Development Block Grant program. In recent years the County has channeled as much as 70% of its \$2 million grant into a variety of housing activities. Many of the projects which receive funding are built in cities in accordance with the County's Urban Service Area policy. Those projects help to meet the needs of the cities as regards low income housing.

The inclusionary ordinance provides for low income housing, but the number built is dependent upon the level of construction in the private market. The first years of the 1980s have been poor ones for housing development. A relatively low number of units have been constructed compared to historical trends. Another complicating factor is that the ordinance is applicable only to projects of 15 or more units - the type of projects not likely to be undertaken in recessionary periods. Although 477 single family and 190 multifamily units have been constructed since 1979, only the 19 units at Headlands II were obtained. The units constructed by private developers were not in projects of sufficient scale (i.e. 15 or more units) for the County to obtain inclusionary units.

In conclusion, the County is using its available resources and powers to provide housing affordable to low-income households, but the need exceeds the County's capacity.

APPENDIX B

CITIZEN PARTICIPATION

In an effort to involve all segments of the community in the preparation of the Housing Element, the County will make available a draft Housing Element and hold public hearings.

A draft of the Housing Element will be reviewed by the Countywide Plan Advisory Committee, an appointed body composed of elected officials from local governments. Copies of the draft will be mailed to housing project sponsors, housing advocates, and other groups or persons involved in housing issues, and will be available for the public at the Marin County Planning Department. After the draft is released, interested parties will have at least one month to submit comments. Public hearings will be held in May and June before the Planning Commission and Board of Supervisors. The dates of the public hearings will be noticed in local newspapers and a reminder sent with copies of the draft Housing Element to interested persons.

APPENDIX C

COST OF CONSTRUCTION

As an example of the cost of construction in Marin County, the Builders Exchange offers the following figures for a typical three bedroom, two bath house in a small subdivision. The overall design would be semi-custom (the builder alters the design of each unit to avoid monotony). One further assumption is that the parcel is near existing roads and utilities.

Cost	Item
\$50,000	Level parcel, approximately one acre in size
10,000	infrastructure installation: storm drain, sewer and water lines, electric lines
150,000	Labor and materials for construction, (2000 sq. ft. unit)
<u>210,000</u>	

The Builders Exchange further subdivided the \$150,000 cost of constructing the house into the following percentage components:

Percentage	Item
2%	fees and plan check
3.5-4	foundation
8-8.5	lumber
8.5	labor (rough e.g. framing)
2	labor (finish)
5	cabinets, counters
2.5	insulation
5.5-6	roof
2.5	doors
1.5	windows, sliding doors
8	siding
4-4.5	sheet rock
4	painting
2.5-3	carpeting
1.5	appliances
12-13	heating, plumbing
4.5-5	electrical wiring
1.5-2	brick fireplace & chimney
2.5	miscellaneous labor costs (e.g. workmen's comp)
10-15	overhead and profit

APPENDIX D

DEVELOPMENT IN THE COASTAL ZONE

Since January, 1982 there have been 72 permits issued for residential construction in the Coastal Zone. All of the permits were for single family homes, including mobile homes. None of the units were affordable to low- or moderate-income families.

There have been no permits issued for demolition of an existing unit, nor has there been any redevelopment which required the relocation of a family.

APPENDIX E

PERMIT FEES

1.	a.	Use Permit and Amendment	\$700
	b.	Minor Use Permits (e.g. Administrative Use Permit)	475
	c.	Use Permit for Second Unit.....	225
2.		Use Permit for Mobile Home.....	200
3.		Variance and Amendment	565
4.		Extension to Use Permit or Variance.....	150
5.		Sign Review	200
6.		Sign Permit	75
7.		Design Review of Precise Development Plan	
		<u>Value of Project</u>	
		Under \$20,000	275
		\$20,000 - \$50,000	650
		\$50,000 - \$100,000	900
		\$100,000 - \$500,000	1,500
		\$500,000 - \$1,000,000	2,000
		Over \$1,000,000.....	3,500
		Design Review/Single Family	450
		Design Review/Waiver	125
8.	a.	Amendment to Design Review/Precise Development Plan.....	600
	b.	Extension to Design Review/Precise Development Plan.....	150
9.		Master Plan	
		Non-residential	4,500 + 0.1% value
		Residential, 1 - 4 units.....	2,500 + 50 per unit
		Residential, 5 or more units	4,500 + 20 per unit
10.	a.	Minor amendment to Master Plan.....	600 app. fee
	b.	Major amendment to Master Plan.....	1,500
11.		Rezoning.....	1,500
12.		Building Permit	70 all plan checks
		(Building Inspection, Dept. of Public Works)	
		Building Permit (Solar Panels).....	20
13.		Appeals to Planning Commission	75
14.		Appeals to Board of Supervisors	150

15. Countywide, or Community Plan or Coastal Plan Amendment	1,500
16. Environmental Review	
a. Initial Study	275
b. Categorical Exemption.....	50
c. EIR Administration Overhead	25%

17. Coastal Permits

a. Administrative.....	125
b. Public Hearing	250

In the event that any work has been undertaken or use made of the property without legal authority prior to completing the requisite procedures necessary to authorize such work or use, the applicant shall pay two times the specified amount.

FEEES FOR SUBDIVISIONS:

Tentative Map, where Final Map is required.

\$2,000 for the first five lots, plus \$10 for each additional lot, plus \$10 for each lot proposed to be served by a septic tank.

Tentative Map, where Parcel Map is required.

- a. For 4 or less lots \$1,800 plus \$10 for each lot proposed to be served by a septic tank.
- b. For 5 or more lots, \$2,000 plus \$10 for each additional lot, plus \$10 for each lot proposed to be served by a septic tank.
- c. For lot line adjustments where no additional lot is to be created, \$100.

Extension of an approved Tentative Map, where Final Map is required50

Revision of an approved Tentative Map, where Final Map is required250

Extension of an approved Tentative Map, where Parcel Map is required50

Revision of an approved Tentative Map, where Parcel Map is required250

Reversion to Acreage250

Certificate of Compliance.....150

Appeal

a. To Planning Commission	75
b. To Board of Supervisors	150

MULTIPLE FEE SCHEDULE FOR VARIOUS PERMITS EFFECTIVE JULY 1, 1981

1. Encroachment Permit

a. Application	\$30.00
b. Inspection	<u>40.00</u>
TOTAL	\$70.00

2. Recorded Encroachment Permit

a. Application	\$30.00
b. Inspection	40.00 Min
c. Processing	<u>25.00</u>
TOTAL	\$95.00

3. Excavating, Grading & Filling Permit

a. Application	\$375.00
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(Additional inspection and Environmental review fees shall be determined and required prior to the issuance of a permit)

4. Tidelands Permit

a. Application	\$375.00
b. Environmental Review	<u>165.00</u>
TOTAL	\$540.00

5. Individual Sewage Disposal Permit Waiver

a. Application	\$250.00
b. Waiver	100.00
c. Environmental Review	<u>165.00</u>
TOTAL	\$515.00

LAND DEVELOPMENT FEE SCHEDULE

I. Permit Applications

a.	Dam Permit	\$350
b.	Creek Permit	150
c.	Gallinas Creek Dock Permit	60
d.	Corte Madera Creek Dock Permit	30
e.	Transportation Permit	35
	Blanket Permit	50
f.	Encroachment Permit.....	45
	Inspection	50
g.	Recording Encroachment Permit	25
h.	Excavating, Grading & Filling Permit	375
i.	Tidelands permit	400
j.	Quarry Permit with Reclamation Plan.....	1,000
	Reclamation Plan Only.....	500
	Annual Inspection	200

2. Inspection Fees

a. Field Inspection

Grading

Up to 10,000 cubic yards use "Other Work" formula

10,000 cubic yards to 50,000 cubic yards..... 10 per 1,000 c.y.

50,000 cubic yards to 100,000 cubic yards..... 6 per 1,000 c.y.

Over 100,000 cubic yards 4 per 1,000 c.y.

Other Work

Value of Work (exluding grading over 10,000 cubic yards)

0 to \$10,000 3% of value, \$25 Min.

Over \$10,000 4% of value

Annual Blanket Encroachment Permit\$300

Encroachment Permit Inspection50

Annual Quarry Permit Inspection200

- b. Building Permit Site Check-(applicable only when other fees for this work are not collected) and, Plan Inspection-(applicable only when detailed plan are submitted):

\$0 to \$50,000 2% of value, \$25 Min.

\$50,000 to \$100,000 \$1,000 plus 1.6% of value over \$50,000

\$100,000 to \$200,000 \$1,800 plus 0.8% of value over \$100,000

Over \$200,000 \$2,800 plus 1.25% of value over \$200,000

3. Environmental Review Fees

a.	Initial Study	275
b.	Categorical Exemption.....	50

Public Works		Planning	Recorder
<u>Final Map Checking</u>	<u>Inspection Fees</u>		
Actual Cost	To be specified	\$95	\$6 first sheet
<u>Parcel Map Checking</u>			
\$450 + \$25 if calculations hand prepared	To be specified	\$50	\$6 first sheet \$2 ea. addl'n sheet
<u>Record of Survey</u>			
\$50 for routine survey and \$150 for survey which accom- plishes a Lot Line Adjustment	-0-	-0-	\$6 first sheet \$2 ea. addl'n sheet

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